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FORTY-NINTH
AND
FIFTIETH
ANNUAL REPORTS
OF
State Bank Commissioner
OF THE
STATE OF COLORADO



To His Excellency
Hon. Stephen L. R. McNichols
The Governor of the State
of
Colorado

For the Period from January 1, 1955
To December 31, 1956

BRADFORD-ROBINSON PTG. CO.
DENVER, COLO.

Date Due

~~July 25 '61~~

Demco 293-5

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To December 31, 1956

BRADFORD-ROBINSON PTG. CO.
DENVER, COLO.

DEPARTMENT ESTABLISHED

The Department of Banking was established
by Legislative enactment approved
April 13, 1907

FORMER COMMISSIONERS

*H. M. BEATTY

*EMIL W. PFEIFFER

*E. E. DRACH

*GRANT McFERNON

MAPLE T. HARL

*S. F. HUTCHISON

WM. L. HAZLETT

*Deceased

OFFICIAL ROSTER

STATE BANK COMMISSION

FRANK E. GOLDY, *Commissioner*

DEWITT McNUTT, *Chief Deputy Commissioner*

DEPUTY COMMISSIONERS

CARLOS E. ARTERBURN

HARRY BLOOM

C. H. BUGHMAN

HORACE E. DAVIS

CHAS. F. DRENEL

CLARENCE GAINES

FRED L. REES

L. C. RODGERS

ROBERT I. SKINNER

EDWARD L. STOLLER

PRESTON E. TIDVALL

JOHN J. BYERS, JR., *Small Loan Examiner*

ARTHUR A. SWANSON, *Small Loan Examiner*

DONALD E. DELANGE, *Credit Union Examiner*

NEWTON C. SMITH, *Credit Union Examiner*

MAXINE S. BLOOMQUIST, *Stenographer*

LILLIAN CLARY, *Stenographer*

ANNE DOOLEY, *Stenographer*

VERNA DUEHNING, *Stenographer*

OFFICE

Room 125, State Office Building

DENVER 2, COLORADO

Telephone: KEystone 4-1171, Ext. 217-218



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Letter of Transmittal

December 31, 1956

To His Excellency

STEPHEN L. R. McNICHOLS

Governor of Colorado.

Sir:

I have the honor to submit the Forty-ninth and Fiftieth Annual Reports of the Department of Banking for the years 1955 and 1956 in compliance with the terms and provisions of 14-2-16, Colorado Revised Statutes, 1953, being the state banking laws.

Respectfully submitted,

FRANK E. GOLDY,

State Bank Commissioner

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AMENDMENT, INCREASED CAPITAL STOCK

Central Bank & Trust Company, Denver, to \$3,000,000.00
Weld County Savings Bank, Greeley, to \$200,000.00
Colorado Savings & Trust Company, La Junta, to \$150,000.00
Kiowa State Bank, Kiowa, to \$37,500.00
Pueblo Savings & Trust Company, Pueblo, \$500,000.00
First State Bank, Louisville, to \$75,000.00
Hereford State Bank, Hereford, to \$30,000.00
Brighton State Bank, Brighton, to \$100,000.00
Commercial Bank, Leadville, to \$100,000.00
Jefferson County Bank, Lakewood, to \$300,000.00
Metropolitan State Bank, Derby, to \$125,000.00
Cherry Creek Bank, Denver, to \$260,000.00
Bank of Lafayette, Lafayette, to \$75,000.00
Central Colorado Bank, Colorado Springs, to \$200,000.00
Bank of Denver, Denver, to \$300,000.00

CERTIFICATES OF AUTHORITY ISSUED

University Hills Bank, Denver, Colorado
North Park State Bank, Walden, Colorado
Guaranty Bank & Trust Company, Denver, Colorado

INDUSTRIAL BANKS ORGANIZED

Citizens Industrial Bank, Grand Junction, Colorado
Turner Industrial Bank, Durango, Colorado
Glenwood Industrial Bank, Glenwood Springs, Colorado

MONEY LENDERS

There were 266 Consumer Finance Companies licensed in 1955
There were 276 1913 Money Lenders licensed in 1955
There were 127 Retail Motor Vehicle Installment Sales licenses issued in 1955

CREDIT UNIONS

There were 115 credit unions in 1955

INDUSTRIAL BANKS

There were 22 industrial banks in operation during 1955

TITLE AND GUARANTY COMPANIES

There were 3 title and guaranty companies in operation during 1955

Industrial Banks 1955

Furlong Industrial Bank.....	Denver
Commonwealth Industrial Bank.....	Boulder
Colorado Industrial Bank.....	Denver
First Industrial Bank.....	Greeley
Commercial Credit Plan Industrial Bank.....	Denver
Labor Finance Industrial Bank.....	Denver
Community Industrial Bank.....	Denver
Commercial Credit Plan Industrial Bank.....	Pueblo
Commercial Credit Plan Industrial Bank.....	Grand Junction
Glenarm Industrial Bank.....	Denver
Englewood-Colorado Industrial Bank.....	Englewood
Boulder Industrial Bank.....	Boulder
Security Industrial Bank.....	Denver
Beneficial Industrial Bank.....	Denver
Personal Industrial Bank.....	Pueblo
Continental Industrial Bank.....	Denver
Home Industrial Bank.....	Aurora
Family Industrial Bank.....	Denver
Sterling Industrial Bank.....	Sterling
Citizens Industrial Bank.....	Grand Junction
Turner Industrial Bank.....	Durango
Glenwood Industrial Bank.....	Glenwood Springs

Credit Unions 1955

Rio Grande Operating Credit Union.....	Denver
Denver Interior Employees Credit Union.....	Denver
Denver Postal Credit Union.....	Denver
Pikes Peak Credit Union.....	Colorado Springs
Employees Credit Union—Swift & Company.....	Denver
St. Dominic's Parish Credit Union.....	Denver
Armour Denver Employees Credit Union.....	Denver
Denver Rio Grande Employees Credit Union.....	Denver
Cudahy Denver Employees Credit Union.....	Denver
Municipal Employees Credit Union.....	Denver
Gates Mutual Credit Union.....	Denver
Sacred Heart Parish Credit Union.....	Alamosa
Denver Post Employees Credit Union.....	Denver
Conoco Employees Credit Union.....	Denver
Colorado State Employees Credit Union.....	Denver
Denver Public School Employees Credit Union.....	Denver
Denver Municipal Water Works Employees Credit Union.....	Denver
Rocky Mountain News Employees Credit Union.....	Denver
Denver Credit Union of Union Pacific Employees.....	Denver
Denver Massco Employees Credit Union.....	Denver
College Credit Union of Greeley.....	Greeley
Pueblo Teachers Credit Union.....	Pueblo

Southern Colorado Power Company Credit Union.....	Pueblo
Alexander Film Company Credit Union.....	Colorado Springs
University of Colorado School of Medicine and Hospital Credit Union.....	Denver
Trameco Employees Credit Union.....	Denver
The Belleo Credit Union.....	Denver
Greeley Public Schools Credit Union.....	Greeley
Wedenem Credit Union.....	Denver
Denver Dining Car Waiters & Sleeping Car Porters Credit Union.....	Denver
Neusteter Employees Credit Union.....	Denver
Burlington Railroad Employees Credit Union.....	Denver
Public Service Employees Credit Union.....	Denver
Decibel Credit Union.....	Pueblo
The Colorado-Southern Credit Union.....	Denver
Railway Express Employees of Colorado Credit Union.....	Denver
C. F. & I. Power Department Credit Union.....	Pueblo
Star-Journal & Chieftain Credit Union.....	Pueblo
Arapahoe County Teachers Credit Union.....	Englewood
St. Cajetan's Parish Credit Union.....	Denver
Cooperators Credit Union.....	Center
Holy Trinity Parish Credit Union.....	Trinidad
Fremont County Teachers Credit Union.....	Canon City
Gardner-Denver Employees Credit Union.....	Denver
Norbel Credit Union.....	Greeley
Guadalupe Parish Credit Union.....	Antonito
Mt. Carmel Parish Credit Union.....	Denver
Most Precious Blood Parish Credit Union.....	San Luis
Our Lady of Peace Credit Union.....	Greeley
Holy Name of Mary Parish Credit Union.....	Del Norte
Mt. Carmel Parish Credit Union.....	Pueblo
St. Mary Parish Credit Union.....	Walsenburg
St. Francis de Sales Parish Credit Union.....	Denver
Alamosa Hispanic Credit Union.....	Alamosa
Colorado Central Credit Union.....	Denver
Kistler Employees Credit Union.....	Denver
Presentation Parish Credit Union.....	Denver
Denver Council of Catholic Nurses and Associates Credit Union.....	Denver
H.R.C. Credit Union.....	Denver
The ASCO Credit Union.....	Pueblo
Sacred Heart Credit Union.....	Denver
University Cooperative Credit Union.....	Denver
Jefferson County School Employees Credit Union.....	Lakewood
The Machinist's Credit Union.....	Denver
Purina Credit Union.....	Denver
Mountain Standard Credit Union.....	Denver
Pueblo Transit Credit Union.....	Pueblo
St. Anthony of Padua Parish Credit Union.....	Denver
Coors Credit Union.....	Golden

St. Joseph's Parish Credit Union.....	Monte Vista
Weicker Southern Credit Union.....	Pueblo
Interstate Gas Credit Union.....	Colorado Springs
Bethel Credit Union.....	Pueblo
First Church of the Brethren Credit Union.....	Denver
Motorway Credit Union.....	Alamosa
Soooper Credit Union.....	Denver
Denver Sixty-Six Credit Union.....	Denver
Coleman Employees Credit Union.....	Littleton
Heco Employees Credit Union.....	Littleton
Schemeo Credit Union.....	Denver
St. Peter's Credit Union.....	Rocky Ford
C.S.T. Credit Union.....	Colorado Springs
Triplex Credit Union.....	Pueblo
Educaters Credit Union.....	Pueblo
Annunciation Credit Union.....	Denver
Gazette Telegraph Credit Union.....	Colorado Springs
Printing Industry Credit Union.....	Denver
Welco Credit Union.....	Greeley
Coors Porcelain Credit Union.....	Golden
Garden Farm Credit Union.....	Denver
Rye Home Credit Union.....	Rye
Ringsby Credit Union.....	Denver
Butcher Workmen 641 Credit Union.....	Denver
Denver-Chicago Trucking Company Credit Union.....	Denver
Guarantee Credit Union.....	Ft. Collins
Luby Credit Union.....	Denver
All Saints Credit Union.....	Denver
Plumbers Local Credit Union.....	Denver
Pipefitters Credit Union.....	Denver
Meadow Gold Credit Union.....	Pueblo
St. Patrick's Parish Credit Union.....	Denver
Moly Credit Union.....	Climax
Shell Denver Credit Union.....	Denver
Friendship Credit Union.....	Alamosa
Boulder County School Employees Credit Union.....	Longmont
Westminster Fellowship Credit Union.....	Westminster
Saint Pius X Credit Union.....	Boulder
Christ the King Credit Union.....	Denver
Beatrice Credit Union.....	Denver
Baco 240 Credit Union.....	Englewood
Dow Rocky Flats Employees' Credit Union.....	Denver
Alamosa City and County Credit Union.....	Alamosa
Wonder Credit Union.....	Pueblo
St. Anthony Parish Credit Union.....	Aguiar
Denver Off-Lines Credit Union.....	Denver

Consumer Finance Companies 1955

A & A Finance Company.....	Denver
Aaron Mosko Motor Company.....	Englewood
Acme Finance Company.....	Denver
Admiral Finance Company.....	Denver
Admiral Finance Company.....	Englewood
Admiral Finance Company.....	Pueblo
Aetna Finance Company.....	Colorado Springs
Aetna Finance Company.....	Grand Junction
Aetna Finance Company.....	Greeley
Aetna Finance Company.....	Pueblo
Aetna Loan Company.....	Denver
Akron Loan Company, Inc.....	Akron
Alameda Finance Company.....	Arvada
Alamosa Finance Company.....	Alamosa
Allen Enterprises Loans, Inc.....	Boulder
Allied Finance Company.....	Denver
Allied Finance Company.....	Lakewood
All Plan Budget Company.....	Denver
American Finance Corporation.....	Denver
American Finance Corporation of Boulder.....	Boulder
American Finance Corporation of Colorado Springs.....	Colorado Springs
American Finance Corporation of Denver.....	Denver
American Finance & Insurance, Inc.....	Dolores
American Loan Plan, Inc.....	Denver
Anderson, Charles A.....	Walsenburg
Arnold Motor Company.....	Boulder
Asco Loan Company.....	Pueblo
Associates Finance Corporation.....	Denver
Associates Loan Company.....	Colorado Springs
Associates Loan Company.....	Denver
Associates Loan Company.....	Pueblo
Atlas Acceptance Corporation.....	Denver
Auld, Kissock, Cram.....	Ft. Collins
Auto Finance Company.....	Denver
Baca County Finance Company.....	Springfield
Baker Finance Company.....	Grand Junction
Basin Finance Company.....	Cortez
Beacon Finance Company.....	Denver
Beneficial Finance Company of Colorado.....	Denver
Beneficial Finance Company of Denver.....	Denver
Bennett Agency & Finance Company.....	Trinidad
Benton Finance Company.....	Denver
Berryhill Finance Company.....	Ft. Morgan
Bishop-Brown Finance Company.....	Denver
Bray, Wm. R.....	Grand Junction

Capitol Hill Finance Corporation.....	Denver
Central Finance Corporation.....	Denver
Central Finance Corporation.....	Longmont
Century Finance Corporation.....	Lakewood
Chaffee County Finance Company.....	Salida
Chipeta Finance Company.....	Montrose
Christensen Agencies.....	Colorado Springs
Citizens Finance Company.....	Grand Junction
Citizens Loan Company.....	Denver
City Finance Company.....	Greeley
City Finance Company.....	Salida
City Investment Company.....	Denver
City Loan Company.....	Colorado Springs
City Loan Company.....	Denver
Civic Loan Company.....	Denver
Clemes Motor Company.....	Denver
Colorado Acceptance Corporation.....	Denver
Colorado Discount Corporation.....	Denver
Colorado Finance Company.....	Denver
Colorado Finance Corporation.....	Denver
Colorado Lease & Investment Company.....	Pueblo
Commerce Loan Company.....	Denver
Commerce Loan Company.....	Denver
Commerce Loan Company.....	Pueblo
Commerce Loan Company.....	Pueblo
Commerce Loan Company.....	Pueblo
Commerce Loan Company of Denver.....	Denver
Commerce Loan Company of Denver.....	Denver
Commerce Loan Company of Colorado.....	Pueblo
Commerce Loan Company of Pueblo.....	Pueblo
Commercial Acceptance Company.....	Denver
Commercial Investment Company.....	Denver
Commonwealth Finance Company.....	Denver
Community Credit Company.....	Pueblo
Community Finance Corporation.....	Denver
Community Finance Corporation.....	Lakewood
Community Loan & Finance Company.....	Salida
Consolidated Finance Corporation.....	Delta
Consumer Finance Company of Colorado Springs.....	Colorado Springs
Consumer Finance Corporation.....	Denver
Consumer Finance Corporation.....	Denver
Consumer Finance Corporation of Boulder.....	Boulder
Consumer Finance Corporation of Broadway.....	Denver
Continental Finance Corporation.....	Denver
Credit Service Corporation.....	Denver
D.H.O. Finance Company.....	Denver
D. & R. G. Mutual Loan Association.....	Grand Junction
Delta Finance Company.....	Delta

Demaree, Frank T.....	Brighton
Dent, Herbert L.....	Ft. Lupton
Dent, William L.....	Brighton
Denver Discount Company.....	Denver
Denver Motor Finance Company.....	Denver
Derby Loan Company.....	Derby
Domestic Finance Company.....	Denver

East Side Finance Company.....	Denver
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Federal Acceptance Corporation.....	Denver
Federal Services Credit Corporation.....	Colorado Springs
Fidelity Finance Company of Trinidad.....	Trinidad
Finance Corporation.....	Denver
Finance Corporation.....	Ft. Morgan
Finance Corporation.....	Littleton
First Finance Company.....	Denver
First Finance Company.....	Denver
Flint Finance Company.....	Denver
Ft. Collins Finance Company.....	Ft. Collins
Fugit Finance Company.....	Lamar
Furlong Loan Company.....	Denver

General Acceptance Company of Colorado.....	Colorado Springs
General Credit Corporation.....	Alamosa
General Credit Corporation.....	Canon City
General Credit Corporation.....	Denver
General Credit Corporation.....	Denver
General Credit Corporation.....	Ft. Collins
General Credit Corporation.....	Greeley
General Credit Corporation.....	La Junta
General Credit Corporation.....	Loveland
General Credit Corporation.....	Pueblo
General Credit Corporation.....	Trinidad
General Credit Corporation of Alamosa.....	Alamosa
General Credit Corporation of Canon City.....	Canon City
General Credit Corporation of Denver.....	Denver
General Credit Corporation of Ft. Collins.....	Ft. Collins
General Credit Corporation of Greeley.....	Greeley
General Credit Corporation of La Junta.....	La Junta
General Credit Corporation of Loveland.....	Loveland
General Credit Corporation of Pueblo.....	Pueblo
General Credit Corporation of Trinidad.....	Trinidad
General Finance Service.....	Colorado Springs
Glenarm Finance Company.....	Denver
Golden Credit Company.....	Denver
Grand Junction Finance Company.....	Grand Junction
Gray's Used Cars.....	Longmont
Gray Agency, John.....	Pagosa Springs

Greeley Finance Company.....	Greeley
Guardian Finance Company.....	Denver
Gunnison Finance Company.....	Gunnison
H. H. Hanks Finance Company.....	Lakewood
Havens Loan Company.....	Lamar
Home Loan & Investment Company.....	Grand Junction
Household Finance Corporation.....	Aurora
Household Finance Corporation.....	Denver
Household Finance Corporation.....	Pueblo
Industrial Finance Company.....	Englewood
Inland Credit Company.....	Denver
Intermountain Finance Company.....	Durango
Jefferson County Finance Company.....	Golden
Kinney Finance Company.....	Longmont
Kinney Loan & Finance Company.....	Greeley
Krier, Paul.....	Walsenburg
Lakewood Auto Finance Company.....	Lakewood
Lee Finance Company.....	Denver
Leeman Auto Company.....	Denver
Liberty Loan Corporation.....	Colorado Springs
Liberty Loan Corporation.....	Englewood
Liberty Loan Corporation of Colorado.....	Aurora
Liberty Loan Corporation of Colorado.....	Denver
Liberty Loan Corporation of Colorado.....	Pueblo
Liberty Loan Corporation of Ft. Collins.....	Ft. Collins
Liberty Loan Corporation of Greeley.....	Greeley
Lincoln Acceptance, Inc.....	Limon
Lincoln Finance Company.....	Denver
Lincoln Finance Company.....	Denver
Lincoln Loan Company.....	Colorado Springs
Liston, Thomas B.....	Boulder
Liston Loan & Finance Company.....	Loveland
Loans, Inc.....	Denver
Loeal Loan Company.....	Denver
Loeal Loan Company.....	Englewood
Louis Mosko Motor Company.....	Denver
Loveland Loan Company.....	Loveland
M & S Investment Company.....	Denver
Maneos Finance Company.....	Maneos
Markland, Alfred Evans.....	Denver
Master Loan Plan, Inc.....	Denver
Minnequa Finance Company.....	Pueblo
Modern Finance Company.....	Denver

Montrose Finance Company.....	Montrose
Monument Credit Corporation.....	Grand Junction
Morr Loan Company.....	Denver
Morr Loan & Finance Company.....	Denver
Motor Investment Company.....	Longmont
Motor Securities Corporation.....	Colorado Springs
Mountain Credit.....	Montrose
Mullins Finance Company.....	La Junta
Murphy Finance Company of Denver.....	Denver
Mutual Finance Service.....	Denver
Neuweomer, Joe, Finance Company.....	Colorado Springs
North Denver Finance Company.....	Denver
Northwestern Colorado Finance Corporation.....	Craig
Northwestern Colorado Finance Corporation.....	Steamboat Springs
Northwestern Loan & Investment Company.....	Denver
Pacific Finance Loans.....	Durango
Pacific Finance Loans.....	Grand Junction
Pan-American Finance Company.....	Denver
Peoples Acceptance Corporation.....	Grand Junction
Peoples Acceptance Corporation.....	Leadville
Peoples Finance Corporation.....	Denver
Personal Finance Company of Pueblo.....	Pueblo
Pickett, E. C.....	Boulder
Pomeranz Company, The.....	Denver
Postal Finance Company.....	Denver
Postal Finance Company.....	Denver
Power Investment Company.....	Longmont
Preferred Finance Company.....	Denver
Preferred Loan Plan.....	Pueblo
Pueblo Loan & Finance Company.....	Pueblo
Retail Credit Agency, Inc.....	Denver
Retail Finance Company.....	Denver
Retail Finance Corporation.....	Denver
Rifle Industries, Inc.....	Rifle
Rural Loan Company.....	Boone
Salida Finance Company.....	Salida
Santa Fe Finance Company.....	Denver
Seaboard Finance Company of Colorado Springs.....	Colorado Springs
Seaboard Finance Company of Denver, Inc.....	Denver
Seaboard Finance Company of Denver, Inc.....	Denver
Seaboard Finance Company of Denver, Inc., Two.....	Denver
Seaboard Finance Company of Denver, Inc., Three.....	Denver
Seaboard Finance Company of Denver, Inc., Four.....	Englewood
Seaboard Finance Company of Denver, Inc., Five.....	Denver
Seaboard Finance Company of Pueblo.....	Pueblo
Seaboard Finance Company of Pueblo, Two.....	Pueblo

Securities Credit Corporation.....	Colorado Springs
Securities Credit Corporation.....	Denver
Securities Credit Corporation.....	Durango
Securities Credit Corporation.....	Englewood
Securities Credit Corporation.....	Ft. Collins
Securities Credit Corporation.....	Grand Junction
Securities Credit Corporation.....	Greeley
Securities Credit Corporation.....	Lakewood
Securities Credit Corporation.....	Pueblo
Securities Credit Corporation.....	Sterling
Service Loan Corporation.....	Denver
Standard Finance Company.....	Denver
State Finance Company.....	Colorado Springs
State Finance Company.....	Denver
State Finance Company.....	Denver
State Finance Company of Colorado.....	Denver
Stenback, R. H.....	Brush
Stenback, R. H.....	Ft. Morgan
Strevell-Paterson Finance Co., Inc.....	Denver
Strevell-Paterson Finance Co., Inc.....	Pueblo
Southern Colorado Acceptance Corporation.....	Pueblo
Suburban Finance Company.....	Lakewood
Thompson, Arthur J.....	Henderson
Time Credit, Inc.....	Denver
Trinidad Credit Company.....	Trinidad
Turner Securities.....	Durango
United Finance Company.....	Denver
United States Loan Company.....	Brush
Ute Finance Company.....	Colorado Springs
Valley Finance Company.....	Denver
Valley Loan Association.....	Lamar
Western Collectors, Inc.....	Durango
Western Credit Corporation.....	Paoni
Western Finance Company.....	Montrose
White Finance Company, Harvey.....	Arvada
Workman's Finance Company.....	Denver
Zipprodt, Arthur M.....	Alamosa

Annual Report 1956

AMENDMENT, INCREASED CAPITAL STOCK

Colorado State Bank, Denver, to \$200,000.00
Mercantile Bank & Trust Company, Boulder, to \$150,000.00
U. S. Bank of Grand Junction, Grand Junction, to \$300,000.00
First State Bank of Louisville, Louisville, to \$100,000.00
Bank of Lafayette, Lafayette, to \$100,000.00
Citizens Savings Bank, Denver, to \$500,000.00
State Bank of Wiley, Wiley, to \$50,000.00
Citizens State Bank, Cortez, to \$150,000.00
Englewood State Bank, Englewood, to \$225,000.00
Cherry Creek Bank, Denver, to \$320,000.00
Colorado Commercial & Savings Bank, Colorado Springs, to
\$225,000.00
Jefferson County Bank, Lakewood, to \$500,000.00
Haxtun Community Bank, Haxtun, to \$50,000.00

CERTIFICATES OF AUTHORITY ISSUED

The Rocky Mountain Bank, Lakewood, Colorado

INDUSTRIAL BANKS ORGANIZED

Brush Industrial Bank, Brush, Colorado
Citizens Industrial Bank of Fort Collins, Fort Collins, Colorado

MONEY LENDERS

There were 269 Consumer Finance Companies licensed in 1956
There were 222 1913 Money Lenders licensed in 1956
There were 133 Retail Motor Vehicle Installment Sales licenses issued in 1956

CREDIT UNIONS

There were 122 credit unions in 1956

INDUSTRIAL BANKS

There were 23 industrial banks in operation during 1956

TITLE AND GUARANTY COMPANIES

There were 3 title and guaranty companies in operation during 1956

Industrial Banks 1956

Furlong Industrial Bank.....	Denver
Commonwealth Industrial Bank.....	Boulder
Colorado Industrial Bank.....	Denver
First Industrial Bank.....	Greeley
Commercial Credit Plan Industrial Bank.....	Denver
Labor Finance Industrial Bank.....	Denver
Commercial Credit Plan Industrial Bank.....	Pueblo
Commercial Credit Plan Industrial Bank.....	Grand Junction
Glenarm Industrial Bank.....	Denver
Englewood-Colorado Industrial Bank.....	Englewood
Boulder Industrial Bank.....	Boulder
Security Industrial Bank.....	Denver
Beneficial Industrial Bank.....	Denver
Personal Industrial Bank.....	Pueblo
Continental Industrial Bank.....	Denver
Home Industrial Bank.....	Aurora
Family Industrial Bank.....	Denver
Sterling Industrial Bank.....	Sterling
Citizens Industrial Bank.....	Grand Junction
Turner Industrial Bank.....	Durango
Glenwood Industrial Bank.....	Glenwood Springs
Brush Industrial Bank.....	Brush
Citizens Industrial Bank of Ft. Collins.....	Fort Collins

Credit Unions 1956

Rio Grande Operating Credit Union.....	Denver
Denver Interior Employees Credit Union.....	Denver
Denver Postal Credit Union.....	Denver
Pikes Peak Credit Union.....	Colorado Springs
Employees Credit Union—Swift & Company.....	Denver
St. Dominic's Parish Credit Union.....	Denver
Armour Denver Employees Credit Union.....	Denver
Denver Rio Grande Employees Credit Union.....	Denver
Cudahy Denver Employees Credit Union.....	Denver
Municipal Employees Credit Union.....	Denver
Gates Mutual Credit Union.....	Denver
Saered Heart Parish Credit Union.....	Alamosa
Denver Post Employees Credit Union.....	Denver
Conoco Employees Credit Union.....	Denver
Colorado State Employees Credit Union.....	Denver
Denver Public School Employees Credit Union.....	Denver
Denver Munieipal Water Works Employees Credit Union.....	Denver
Rocky Mountain News Employees Credit Union.....	Denver
Denver Credit Union of Union Pacific Employees.....	Denver
Denver Masseo Employees Credit Union.....	Denver
College Credit Union of Greeley.....	Greeley

Pueblo Teachers Credit Union.....	Pueblo
Southern Colorado Power Company Credit Union.....	Pueblo
Alexander Film Company Credit Union.....	Colorado Springs
University of Colorado School of Medicine and Hospital Credit Union.....	Denver
Trameco Employees Credit Union.....	Denver
The Belleo Credit Union.....	Denver
Greeley Public Schools Credit Union.....	Greeley
Wedenem Credit Union.....	Denver
Denver Dining Car Waiters and Sleeping Car Porters Credit Union.....	Denver
Neusteter Employees Credit Union.....	Denver
Burlington Railroad Employees Credit Union.....	Denver
Public Service Employees Credit Union.....	Denver
Deeibel Credit Union.....	Pueblo
The Colorado-Southern Credit Union.....	Denver
Railway Express Employees of Colorado Credit Union.....	Denver
C. F. & I. Power Department Credit Union.....	Pueblo
Star-Journal & Chieftain Credit Union.....	Pueblo
Arapahoe County Teachers Credit Union.....	Englewood
St. Cajetan's Parish Credit Union.....	Denver
Cooperator's Credit Union.....	Center
Holy Trinity Parish Credit Union.....	Trinidad
Fremont County Teachers Credit Union.....	Canon City
Gardner-Denver Employees Credit Union.....	Denver
Norbel Credit Union.....	Greeley
Guadalupe Parish Credit Union.....	Antonito
Mt. Carmel Parish Credit Union.....	Denver
Most Preeious Blood Parish Credit Union.....	San Luis
Our Lady of Peace Credit Union.....	Greeley
Holy Name of Mary Parish Credit Union.....	Del Norte
Mt. Carmel Parish Credit Union.....	Pueblo
St. Mary Parish Credit Union.....	Walsenburg
St. Francis de Sales Parish Credit Union.....	Denver
Alamosa Hispanic Credit Union.....	Alamosa
Colorado Central Credit Union.....	Denver
Kistler Employees Credit Union.....	Denver
Presentation Parish Credit Union.....	Denver
Denver Council of Catholic Nurses and Associates Credit Union.....	Denver
I.L.R.C. Credit Union.....	Denver
The ASCO Credit Union.....	Pueblo
Saered Heart Credit Union.....	Denver
University Cooperative Credit Union.....	Denver
Jefferson County School Employees Credit Union.....	Lakewood
The Machinist's Credit Union.....	Denver
Purina Credit Union.....	Denver
Mountain Standard Credit Union.....	Denver
Pueblo Transit Credit Union.....	Pueblo
St. Anthony of Padua Parish Credit Union.....	Denver

Coors Credit Union.....	Golden
St. Joseph's Parish Credit Union.....	Monte Vista
Weicker Southern Credit Union.....	Pueblo
Interstate Gas Credit Union.....	Colorado Springs
Bethel Credit Union.....	Pueblo
First Church of the Brethren Credit Union.....	Denver
Motorway Credit Union.....	Alamosa
Soooper Credit Union.....	Denver
Denver Sixty-Six Credit Union.....	Denver
Coleman Employees Credit Union.....	Littleton
Heco Employees Credit Union.....	Littleton
Schemeo Credit Union.....	Denver
St. Peter's Credit Union.....	Rocky Ford
C.S.T. Credit Union.....	Colorado Springs
Triplex Credit Union.....	Pueblo
Educators Credit Union.....	Pueblo
Annunciation Credit Union.....	Denver
Gazette Telegraph Credit Union.....	Colorado Springs
Printing Industry Credit Union.....	Denver
Welco Credit Union.....	Greeley
Coors Porcelain Credit Union.....	Golden
Garden Farm Credit Union.....	Denver
Rye Home Credit Union.....	Rye
Ringsby Credit Union.....	Denver
Butcher Workmen #641 Credit Union.....	Denver
Denver-Chicago Trucking Company Credit Union.....	Denver
Guarantee Credit Union.....	Ft. Collins
Luby Credit Union.....	Denver
All Saints Credit Union.....	Denver
Plumbers Local Credit Union.....	Denver
Pipefitters Credit Union.....	Denver
Meadow Gold Credit Union.....	Pueblo
St. Patrick's Parish Credit Union.....	Denver
Moly Credit Union.....	Leadville
Shell Denver Credit Union.....	Denver
Friendship Credit Union.....	Alamosa
Boulder County School Employees Credit Union.....	Longmont
Westminster Fellowship Credit Union.....	Westminster
Saint Pius X Credit Union.....	Boulder
Beatrice Credit Union.....	Denver
Cloverleaf Employees Credit Union.....	Denver
Dow Rocky Flats Employees' Credit Union.....	Denver
Alamosa City and County Credit Union.....	Alamosa
Wonder Credit Union.....	Pueblo
St. Anthony Parish Credit Union.....	Aguilar
Denver Off-Lines Credit Union.....	Denver
No. 7 Retail Clerks Credit Union.....	Denver
RMMTB Credit Union.....	Denver
District #2 Nurses' Credit Union.....	Denver
Stemac Employees Credit Union.....	Denver

St. Francis Credit Union.....	Lamar
St. Catherine's Credit Union.....	Denver
Beth Joseph Credit Union.....	Denver
Springfield Co-op Credit Union.....	Springfield

Consumer Finance Companies 1956

A & A Finance Company.....	Denver
Acme Finance Company.....	Denver
Admiral Finance Company.....	Denver
Admiral Finance Company of Englewood.....	Englewood
Admiral Finance Company.....	Pueblo
Aetna Finance Company.....	Colorado Springs
Aetna Finance Company.....	Grand Junction
Aetna Finance Company.....	Pueblo
Aetna Finance Company.....	Greeley
Aetna Finance Company.....	Denver
Aetna Finance Company.....	Denver
Akron Loan Company, Inc.....	Akron
Alameda Finance Company.....	Arvada
All Plan Budget Company.....	Denver
Allen Enterprises Loans, Inc.....	Boulder
Allied Finance Company.....	Denver
Allied Finance Company.....	Lakewood
American Finance Corporation of Boulder.....	Boulder
American Finance Corporation of Colorado Springs.....	Colorado Springs
American Finance Corporation.....	Denver
American Finance Corporation of Denver.....	Denver
American Finance & Insurance, Inc.....	Dolores
American Loan Plan, Inc.....	Denver
American Loan Plan, Inc.....	Arvada
American Loan Plan, Inc.....	Lakewood
Anderson, Charles A.....	Walsenburg
Arnold Motor Company.....	Boulder
Asco Loan Company.....	Pueblo
Associated Finance, Inc.....	Denver
Associates Finance Corporation.....	Denver
Associates Loan Company.....	Aurora
Associates Loan Company.....	Colorado Springs
Associates Loan Company.....	Denver
Associates Loan Company.....	Pueblo
Atlas Investment Company.....	Denver
Auld, Kissock, Cram, Inc.....	Ft. Collins
Auto Finance Company.....	Denver
B-I-C, Inc.	Pueblo
Baca County Finance Co.....	Springfield
Baker Finance Company.....	Grand Junction

Basin Finance Company.....	Cortez
Beacon Finance Company.....	Denver
Beneficial Finance Company of Denver.....	Denver
Beneficial Finance Company of Colorado.....	Denver
Bennett Agency & Finance Company.....	Trinidad
Berryhill Finance Company.....	Ft. Morgan
Bishop-Kimmell Finance Company.....	Denver
Capitol Hill Finance Corporation.....	Denver
Carson Finance Company.....	Denver
Central Finance Company.....	Meeker
Central Finance Corporation.....	Longmont
Century Loan Company of Englewood.....	Englewood
Century Finance Company of Aurora.....	Aurora
Chaffee County Finance Company.....	Salida
Chipeta Finance Company.....	Montrose
Christensen Agencies.....	Colorado Springs
Citizens Finance Company.....	Grand Junction
Citizens Loan Company.....	Denver
City Finance Company.....	Greeley
City Investment Company.....	Denver
City Loan Company.....	Colorado Springs
City Loan.....	Pueblo
Civic Loan Company.....	Denver
Clemes Motor Company.....	Denver
Coast to Coast Finance & Loans.....	Denver
Colorado Acceptance Corporation.....	Denver
Colorado Discount Corporation.....	Denver
Colorado Finance Corporation.....	Denver
Colorado Finance Company.....	Denver
Colorado Lease & Investment Company, Inc.....	Pueblo
Colorado Loan Corporation.....	Denver
Columbia Credit Corporation.....	Denver
Columbine Finance Company.....	Littleton
Commerce Loan Company of Colorado.....	Pueblo
Commerce Loan Company of Colorado.....	Pueblo
Commerce Loan Company of Pueblo.....	Pueblo
Commerce Loan Company of Denver.....	Denver
Commercial Acceptance Company.....	Denver
Commerce Loan Company of Denver.....	Denver
Commonwealth Finance Company.....	Denver
Community Credit Company.....	Pueblo
Community Finance Corporation.....	Lakewood
Community Finance Corporation of Westminster.....	Westminster
Community Finance Corporation.....	Denver
Consolidated Finance Company.....	Delta
Consumer Finance Corporation of Boulder.....	Boulder
Consumer Finance Corporation of Broadway.....	Denver
Consumer Finance Corporation of Colorado Springs.....	Colorado Springs

Consumer Finance Corporation of Denver.....	Denver
Consumer Finance Corporation.....	Denver
Consumer Finance Corporation of Pueblo.....	Pueblo
Continental Finance Corporation.....	Denver
Credit Service Corporation.....	Denver

D. & R.G. Mutual Loan Association.....	Grand Junction
Delta Finance Company.....	Delta
Demaree, Frank T.....	Brighton
Dent, Herbert Langston.....	Ft. Lupton
Dent, William Langston.....	Brighton
Denver Discount Company.....	Denver
Denver Motor Finance Company.....	Denver
Derby Loan Company.....	Derby
Domestic Finance Company.....	Denver

East Side Finance Company.....	Denver
Englewood-Colorado Finance Corporation.....	Englewood

Farko Finance Company.....	Lakewood
Farmers Acceptance Corporation.....	Pueblo
Federal Loans, Inc.	Denver
Federal Services Credit Corporation of Colorado.....	Colorado Springs
Fidelity Finance Company of Trinidad.....	Trinidad
Finance Corporation	Aurora
Finance Corporation	Denver
Finance Corporation	Littleton
Finance Corporation.....	Ft. Morgan
First Finance Company.....	Denver
Flint Motor Company.....	Denver
Ft. Collins Finance Company.....	Ft. Collins
Fugit Finance Company.....	Lamar
Furlong Loan Company.....	Denver

General Acceptance Corporation of Colorado.....	Colorado Springs
General Credit Corporation of Alamosa.....	Alamosa
General Credit Corporation of Canon City.....	Canon City
General Credit Corporation	Denver
General Credit Corporation of Denver.....	Denver
General Credit Corporation of Ft. Collins.....	Ft. Collins
General Credit Corporation of Greeley.....	Greeley
General Credit Corporation of La Junta.....	La Junta
General Credit Corporation of Loveland.....	Loveland
General Credit Corporation of Pueblo.....	Pueblo
General Credit Corporation of Trinidad.....	Trinidad
General Finance Service.....	Colorado Springs
Gilday, James M.....	Denver
Glenarm Finance Company.....	Denver
Golden Credit Company.....	Denver

Greeley Finance Company.....	Greeley
Guardian Finance Company, Inc.....	Denver
Gunnison Finance Company.....	Gunnison
H. H. Hankins Finance Company.....	Lakewood
Havens Loan Company.....	Lamar
Home Loan & Investment Company.....	Grand Junction
Household Finance Corporation.....	Denver
Household Finance Corporation of Aurora	Aurora
Household Finance Corporation.....	Pueblo
Household Finance Corporation of Denver.....	Denver
Household Finance Corporation of Denver.....	Denver
Household Finance Corporation of Colorado Springs.....	Colorado Springs
Industrial Finance Company.....	Englewood
Insurance Finance Company.....	Denver
Intermountain Finance Company.....	Durango
Interstate Securities Company.....	Denver
Kinney Finance Company.....	Longmont
Kinney Loan & Finance Company.....	Greeley
Kissock & Cram, Inc.....	Ft. Collins
Krier, Paul.....	Walsenburg
Lakewood Auto Finance Company.....	Lakewood
Lee Finance Company.....	Denver
Leeman Finance Company.....	Denver
Liberty Loan Corporation.....	Englewood
Liberty Loan Corporation of Colorado.....	Aurora
Liberty Loan Corporation of Colorado.....	Denver
Liberty Loan Corporation of Colorado.....	Pueblo
Liberty Loan Corporation of Denver.....	Denver
Lincoln Loan Company.....	Colorado Springs
Lincoln Acceptance, Inc.....	Limon
Liston, Thomas B.....	Boulder
Local Loan Company.....	Boulder
Local Loan Company.....	Denver
Local Loan Company.....	Englewood
Loveland Loan Company.....	Loveland
M & S Investment Company.....	Denver
Mancos Finance Company.....	Mancos
Markland, Alfred Evans.....	Denver
Master Loan Plan, Inc.....	Denver
Mead Auto & Finance Company.....	Denver
Minnequa Finance Company.....	Pueblo
Montrose Finance Company.....	Montrose
Monument Credit Corporation.....	Grand Junction

Morr Loan Company.....	Denver
Mosko Motor Company, Aaron.....	Englewood
Mosko Motor Company, Louis.....	Denver
Motor Investment Company.....	Longmont
Motor Securities Corporation.....	Colorado Springs
Mountain Credit	Montrose
Mountain Finance Company.....	Denver
Mullins Finance Company.....	La Junta
Murphy Finance Company of Denver.....	Denver
Mutual Finance Service.....	Denver
Newcomer, Joe, Finance Co.....	Colorado Springs
Northwestern Colorado Finance Corporation.....	Steamboat Springs
Northwestern Colorado Finance Corporation.....	Craig
Northwestern Loan & Investment Company.....	Denver
North Denver Finance Company.....	Denver
North Denver Finance Company.....	Denver
Pacific Finance Loans.....	Durango
Pacific Finance Loans.....	Ft. Collins
Pacific Finance Loans.....	Grand Junction
Pacific Finance Loans	Greeley
Pacific Finance Loans	Lakewood
Pan American Finance Company.....	Denver
Peoples Acceptance Corporation.....	Grand Junction
Peoples Acceptance Corporation.....	Leadville
Personal Finance Company of Pueblo.....	Pueblo
Peterson, Buck, & H. A Deter Auto Sales & Finance.....	Denver
Pickett, Esther C.....	Boulder
Pomeranz Company.....	Denver
Postal Finance Company.....	Denver
Postal Finance Company of Denver.....	Denver
Power Investment Company.....	Longmont
Preferred Finance Company.....	Denver
Pueblo Loan & Finance Company.....	Pueblo
Retail Finance Company.....	Denver
Retail Finance Corporation.....	Denver
Rifle Industries, Inc.....	Rifle
Rio Grande Investment Company.....	Colorado Springs
Rural Loan Company.....	Boone
Salida Finance Company.....	Salida
Santa Fe Finance Company, Inc.....	Denver
Seaboard Finance Company of Colorado Springs.....	Colorado Springs
Seaboard Finance Company of Denver, Inc.....	Denver
Seaboard Finance Company of Denver, Two.....	Denver
Seaboard Finance Company of Denver, Three.....	Denver
Seaboard Finance Company of Denver, Four.....	Englewood
Seaboard Finance Company of Denver, Five	Denver

Seaboard Finance Company of Denver, Inc.....	Denver
Seaboard Finance Company of Pueblo.....	Pueblo
Seaboard Finance Company of Pueblo, Two.....	Pueblo
Securities Credit Corporation.....	Denver
Securities Credit Corporation.....	Englewood
Securities Credit Corporation.....	Durango
Securities Credit Corporation.....	Colorado Springs
Securities Credit Corporation.....	Ft. Collins
Securities Credit Corporation.....	Grand Junction
Securities Credit Corporation.....	Greeley
Securities Credit Corporation.....	Pueblo
Securities Credit Corporation.....	Sterling
Service Loan Corporation.....	Denver
Southern Colorado Acceptance Corporation.....	Pueblo
Standard Finance Company.....	Denver
State Finance Company.....	Denver
State Finance Company.....	Denver
State Finance Company of Colorado.....	Denver
State Finance Company of Colorado Springs.....	Colorado Springs
Stathem Loan Company.....	Brighton
Stenback, R. H.....	Brush
Stenback, Ralph H.....	Ft. Morgan
Strevell-Paterson Finance Company, Inc.....	Denver
Strevell-Paterson Finance Company, Inc.....	Pueblo
Strevell-Paterson Finance Company.....	Grand Junction
Suburban Finance Company.....	Lakewood
Thompson, Arthur.....	Henderson
Time Credit, Inc.....	Denver
Time Credit of North Denver, Inc.....	Denver
Trailer Finance & Insurance Company.....	Denver
Trinidad Credit Company.....	Trinidad
Turner Securities.....	Durango
United Finance Company.....	Denver
United Loan Company.....	Denver
United States Loan Company.....	Brush
Universal C. I. T. Credit Company.....	Pueblo
Universal C. I. T. Credit Company.....	Denver
Ute Finance Company.....	Colorado Springs
Valley Finance Company.....	Denver
Valley Loan Association.....	Lamar
West Denver Finance Company.....	Denver
Western Finance Company.....	Montrose
Western Credit Corporation.....	Paonia
Western Collectors, Inc.....	Durango
West Side Auto Sales.....	Lakewood
White, Harvey, Finance Company.....	Arvada
Zipprodt, A. M.....	Alamosa

ABSTRACT OF ALL BANKS AND TRUST COMPANIES UNDER SUPERVISION OF STATE BANK COMMISSIONER

RESOURCES	Total No. Banks 78 June 30, 1955	Total No. Banks 79 Dec. 31, 1955	Total No. Banks 80 June 30, 1956	Total No. Banks 80 Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection...	\$ 93,869,076.70	\$ 108,545,979.31	\$ 101,767,544.57	\$ 119,370,011.51
United States Government obligations, direct and guaranteed	157,947,322.80	156,520,416.29	151,748,252.79	169,396,839.40
Obligations of States and political subdivisions	19,143,842.44	20,369,307.03	20,229,111.25	21,240,452.83
Other bonds, notes, and debentures	1,567,219.51	1,355,752.46	1,815,581.33	1,569,227.01
Corporate stocks (including stock of Federal Reserve Bank)	353,859.00	482,749.29	372,781.00	407,263.00
Loans and discounts (including overdrafts)	200,605,553.98	217,929,854.84	223,146,176.85	223,318,440.25
Bank premises owned	1,129,706.50	1,237,166.28	1,672,960.61	1,677,815.08
Furniture and Fixtures	1,497,719.65	1,579,608.20	1,757,982.78	1,766,867.02
Real estate owned other than bank premises	231,794.23	222,787.75	238,203.16	176,221.86
Investments and other assets indirectly representing bank premises or other real estate	67,460.89	71,319.73	93,312.85	68,402.99
Other assets	1,720,529.85	2,088,201.64	3,200,314.98	2,742,175.14
Total Assets	\$478,134,085.55	\$510,403,142.82	\$506,042,222.17	\$541,733,716.09
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$253,546,657.02	\$273,137,141.55	\$260,036,542.18	\$287,391,506.68
Time deposits of individuals, partnerships, and corporations	111,034,840.89	116,026,501.63	118,167,212.74	122,857,200.07
Deposits of United States Government (including postal savings)	8,488,043.58	7,266,990.07	8,252,028.54	8,647,935.19
Deposits of States and political subdivisions	41,555,700.81	41,109,108.72	44,790,796.25	46,606,360.70
Deposits of banks	21,341,797.83	26,747,183.63	25,045,782.16	26,528,198.13
Other deposits (certified and officers' checks, etc.)	4,754,254.59	5,186,992.19	5,840,093.77	4,625,769.43
Total Deposits	\$440,721,294.72	\$469,473,917.79	\$462,132,455.64	\$496,656,970.20
Bills repayable, rediscounts, and other liabilities for borrowed money	\$ 250,000.00	\$ 102,000.00	\$ 1,262,600.00	\$ 400,000.00
Other liabilities	5,677,941.31	6,566,619.87	6,776,057.30	7,145,534.49
CAPITAL ACCOUNTS				
Capital	\$ 11,492,500.00	\$ 12,952,500.00	\$ 13,902,000.00	\$ 14,362,500.00
Surplus	11,818,600.00	12,598,000.00	12,927,000.00	14,412,000.00
Undivided profits	7,021,366.09	7,472,531.00	7,724,277.02	7,678,109.61
Reserves (and retirement account for preferred capital)	1,152,383.43	1,237,574.16	1,317,832.21	1,078,601.79
Total Capital Accounts ..	\$ 31,484,849.52	\$ 34,260,605.16	\$ 35,871,109.23	\$ 37,531,211.40
Total Liabilities and Capital Accounts	\$478,134,085.55	\$510,403,142.82	\$506,042,222.17	\$541,733,716.09
Percentage of Total Capital to Total Assets		7.48%		
Percentage of Total Capital to Total Deposits		7.56%		
Cash reserves to Total Deposits		24.03%		
Percentage of Assets in Cash and Sight Exchange			22.03%	
Percentage of Assets in U. S. Government Obligations			31.27%	
Percentage of Assets in Other Bonds and Securities			4.20%	
Percentage of Assets in Loans and Discounts			41.22%	
Percentage of Assets in Banking House30%	
Percentage of Assets in Furniture and Fixtures30%	
Percentage of Assets in Other Assets60%	100%
Percentage of Liabilities in Deposits				98.5%
Percentage of Liabilities in Other Liabilities2%
Percentage of Liabilities in Capital3%
Percentage of Liabilities in Surplus3%
Percentage of Liabilities in Undivided Profits and Reserves ..				.2%
Increase in resources since June 30, 1955				\$35,691,493.92
Increase in deposits since June 30, 1955				34,524,514.56
Increase in capital since June 30, 1955				460,500.00

FRANK E. GOLDY, State Bank Commissioner

Certificate Issued May 29, 1942

No. 283

PITKIN COUNTY BANK OF ASPEN, ASPEN

(Pitkin County)

OFFICERS FOR 1955

W. Lucas Woodall, President; Alton Beck, L. M. Elisha, Frances W. Herron, Vice-Presidents;
L. D. Chalfant, Cashier-Secretary.

DIRECTORS FOR 1955

W. Lucas Woodall, Alton Beck, L. M. Elisha, Frances W. Herron, L. D. Chalfant.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 426,715.18	\$ 206,860.80	\$ 391,970.69	\$ 243,917.17
United States Government obligations, direct and guaranteed ...	390,948.19	490,373.89	591,000.00	683,000.00
Obligations of States and political subdivisions	135,000.00	152,000.00	183,463.50	196,369.18
Other bonds, notes, and debentures	2,000.00	2,000.00	2,000.00	2,000.00
Loans and discounts (including overdrafts)	352,915.27	423,266.48	358,493.20	375,674.49
Bank premises owned			7,500.00	6,750.00
Furniture and Fixtures	3,410.00	2,790.00	5,790.00	4,770.00
Total Assets	\$ 1,310,988.64	\$ 1,277,291.17	\$ 1,540,217.39	\$ 1,512,480.84
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 610,440.15	\$ 629,553.54	\$ 738,514.61	\$ 738,491.74
Time deposits of individuals, partnerships, and corporations	323,480.71	312,027.59	364,556.93	369,505.11
Deposits of United States Government (including postal savings)	14,977.20	17,505.06	11,080.13	12,565.41
Deposits of States and political subdivisions	250,305.54	195,575.97	335,726.55	298,089.24
Other deposits (certified and officers' checks, etc.)	4,388.02	8,157.13	5,295.37	3,791.53
Total Deposits	\$ 1,203,591.62	\$ 1,162,819.29	\$ 1,455,173.59	\$ 1,422,443.03
Other liabilities	34,865.00	37,075.00		
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	40,000.00	50,000.00	55,000.00	60,000.00
Undivided profits	7,532.02	2,396.88	5,043.80	5,037.81
Total Capital Accounts	\$ 72,532.02	\$ 77,396.88	\$ 85,043.80	\$ 90,037.81
Total Liabilities and Capital Accounts	\$ 1,310,988.64	\$ 1,277,291.17	\$ 1,540,217.39	\$ 1,512,480.84

OFFICERS FOR 1956

W. Lucas Woodall, President; Alton Beck, L. M. Elisha, Frances W. Herron, Vice-Presidents;
Lloyd G. Speckman, Cashier-Secretary.

DIRECTORS FOR 1956

W. Lucas Woodall, Alton Beck, L. M. Elisha, Frances M. Herron, Marguerite Woodall Chalfant.

Certificate Issued March 31, 1943

No. 435

BANK OF AURORA, AURORA

(Adams County)

OFFICERS FOR 1955

W. L. Hazlett, President; J. K. Hazlett, Vice-President; Darrell T. Jones, Assistant Vice-President; Neal J. Ryan, Cashier; Alfred J. Dreiling, Assistant Cashier.

DIRECTORS FOR 1955

W. L. Hazlett, J. K. Hazlett, C. E. Childs, C. B. Strait, Forrest Ross, D. W. Plumb, George E. Friend.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection				
United States Government obligations, direct and guaranteed	\$ 1,329,391.84	\$ 1,128,407.13	\$ 2,279,702.95	\$ 1,452,651.79
Obligations of States and political subdivisions	3,873,787.62	3,921,774.46	3,870,314.05	3,615,397.65
Other bonds, notes, and debentures	100,209.13	115,442.57	134,934.38	156,692.31
Loans and discounts (including overdrafts)			50,000.00	
Bank premises owned	2,495,367.10	2,542,062.71	2,523,425.69	2,904,432.60
Furniture and Fixtures	31,500.00	29,000.00	26,500.00	24,000.00
Other assets	37,689.99	38,668.41	47,201.88	47,503.05
	538.41	8.33	73.89	784.66
Total Assets	\$ 7,868,484.09	\$ 7,775,363.61	\$ 8,932,152.84	\$ 8,201,462.06
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 5,541,059.78	\$ 4,698,007.93	\$ 4,491,742.77	\$ 4,852,594.53
Time deposits of individuals, partnerships, and corporations	1,549,131.23	1,426,884.09	1,371,201.02	1,424,152.58
Deposits of United States Government (including postal savings)	88,797.39	83,016.16	86,019.78	50,912.21
Deposits of States and political subdivisions	119,255.21	932,994.71	2,374,745.76	1,184,154.58
Deposits of banks	143,022.29	124,140.07	124,948.49	135,634.05
Other deposits (certified and officers' checks, etc.)	92,668.54	101,430.23	66,654.76	64,403.03
Total Deposits	\$ 7,533,934.44	\$ 7,366,473.19	\$ 8,515,312.58	\$ 7,711,850.98
Other liabilities	53,349.07	86,211.73	64,541.89	98,910.91
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	150,000.00	200,000.00	250,000.00
Undivided profits	81,200.58	72,678.69	52,298.37	40,700.17
Total Capital Accounts	\$ 281,200.58	\$ 322,678.69	\$ 352,298.37	\$ 390,700.17
Total Liabilities and Capital Accounts	\$ 7,868,484.09	\$ 7,775,363.61	\$ 8,932,152.84	\$ 8,201,462.06

OFFICERS FOR 1956

W. L. Hazlett, President; J. K. Hazlett, Vice-President; Darrell T. Jones and Chas. B. Tuller, Assistant Vice-Presidents; Alfred J. Dreiling, Cashier; John Modrcin, Assistant Cashier.

DIRECTORS FOR 1956

W. L. Hazlett, J. K. Hazlett, C. E. Childs, C. B. Strait, Forrest Ross, D. W. Plumb, Geo. E. Friend, R. H. Rackett.

Certificate Issued February 17, 1908

No. 9

THE MERCANTILE BANK & TRUST CO., BOULDER

(Boulder County)

OFFICERS FOR 1955

E. K. Hilton, President; J. L. Baily, Vice-President; E. D. Seymour, Cashier-Secretary; C. J. Jorgenson, and Salome S. Taylor, Assistant Cashiers.

DIRECTORS FOR 1955

J. Perry Bartlett, H. S. Evans, E. K. Hilton, Clarence L. Ireland, H. Reginald Platts, F. B. Schroeder, J. W. Valentine.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 931,443.61	\$ 832,997.18	\$ 812,911.45	\$ 691,919.37
United States Government obligations, direct and guaranteed ...	2,187,908.37	2,388,265.62	2,319,347.37	2,321,928.96
Obligations of States and political subdivisions	109,655.77	99,356.28	138,929.85	135,577.95
Loans and discounts (including overdrafts)	1,940,108.42	2,141,898.53	2,522,471.51	2,740,738.00
Bank premises owned	31,000.00	33,704.00	40,194.83	90,000.00
Furniture and Fixtures	19,023.44	20,000.00	20,505.75	38,000.00
Total Assets	\$ 5,219,139.61	\$ 5,516,221.61	\$ 5,854,360.76	\$ 6,018,164.28
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,943,592.94	\$ 3,214,652.87	\$ 3,304,554.98	\$ 3,320,193.77
Time deposits of individuals, partnerships, and corporations	1,235,952.63	1,541,764.09	1,403,999.99	1,601,051.49
Deposits of United States Government (including postal savings) ..	123,792.06	100,594.49	69,378.18	149,973.81
Deposits of States and political subdivisions	432,849.84	228,322.45	520,938.77	449,550.70
Deposits of banks	13,642.01	9,023.28	73,052.42	17,484.20
Other deposits (certified and officers' checks, etc.)	66,258.51	23,877.18	55,576.15	47,416.08
Total Deposits	\$ 4,816,087.99	\$ 5,118,234.36	\$ 5,427,500.49	\$ 5,585,670.05
Other liabilities	35,168.76	42,785.69	55,799.92	66,154.17
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 150,000.00	\$ 150,000.00
Surplus	100,000.00	100,000.00	105,000.00	110,000.00
Undivided profits	167,882.86	155,201.56	116,060.35	106,340.66
Total Capital Accounts	\$ 367,882.86	\$ 355,201.56	\$ 371,060.35	\$ 366,340.66
Total Liabilities and Capital Accounts	\$ 5,219,139.61	\$ 5,516,221.61	\$ 5,854,360.76	\$ 6,018,164.28

OFFICERS FOR 1956

E. K. Hilton, President; J. L. Baily, Vice-President; G. B. McKinley, Assistant Vice-President; E. D. Seymour, Cashier-Secretary; Salome S. Taylor, C. J. Jorgenson, Hazel Hamrick, Assistant Cashiers.

DIRECTORS FOR 1956

J. Perry Bartlett, H. S. Evans, E. K. Hilton, Clarence L. Ireland, H. Reginald Platts, F. B. Schroeder, J. W. Valentine.

Certificate Issued October 17, 1932

No. 428

THE BRIGHTON STATE BANK, BRIGHTON

(Adams County)

OFFICERS FOR 1955

Robert E. Marek, President; J. C. Counter, Vice-President; Antoinette E. Vidmar, Assistant Cashier.

DIRECTORS FOR 1955

Robert E. Marek, Mildred P. Marek, J. C. Counter, Joseph G. Hodges, David Patton.

NOTE: This bank sold during May, 1955, and the following officers and directors were elected:

OFFICERS FOR 1956

Royden Brown, President; H. W. Cuckler, Vice-President and Cashier-Secretary; B. W. Land and R. E. Ellis, Assistant Cashiers.

DIRECTORS FOR 1956

Royden Brown, D. M. Brown, H. W. Cuckler, M. E. Cuckler, Conrad Laubhan.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,580,778.78	\$ 1,091,483.51	\$ 997,782.13	\$ 742,795.34
United States Government obligations, direct and guaranteed	2,624,361.50	2,494,209.68	2,977,602.25	2,892,938.33
Obligations of States and political subdivisions	251,325.89	17,632.63	18,258.19	14,700.00
Other bonds, notes, and debentures ..	51,976.00	1.00		
Corporate stocks (including stock of Federal Reserve Bank)	8,250.00	9,000.00	9,000.00	9,000.00
Loans and discounts (including overdrafts)	1,254,950.42	1,823,968.33	1,980,215.03	1,933,851.28
Furniture and Fixtures	15,000.00	15,050.00	29,000.00	23,769.94
Real estate owned other than bank premises		26,000.00		
Other assets	16,915.75	38,859.00	22,064.12	
Total Assets	\$ 5,803,558.34	\$ 5,516,204.15	\$ 6,033,921.72	\$ 5,617,054.89
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 3,039,548.35	\$ 3,249,342.86	\$ 2,792,511.70	\$ 3,295,565.73
Time deposits of individuals, partnerships, and corporations	340,986.14	513,695.01	582,599.64	642,220.92
Deposits of United States Government (including postal savings) ..	113,295.61	157,899.70	91,627.44	58,212.32
Deposits of States and political subdivisions	1,944,198.94	1,194,424.10	2,186,942.13	1,225,158.27
Deposits of banks			16,018.16	
Other deposits (certified and officers' checks, etc.)	61,219.78	39,672.93		31,852.14
Total Deposits	\$ 5,499,248.82	\$ 5,155,034.60	\$ 5,669,699.07	\$ 5,253,009.38
Other liabilities		55,311.51	46,103.33	47,965.95
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00	200,000.00	200,000.00
Undivided profits	4,309.52	5,798.04	18,119.32	16,079.56
Total Capital Accounts	\$ 304,309.52	\$ 305,798.04	\$ 318,119.32	\$ 316,079.56
Total Liabilities and Capital Accounts	\$ 5,803,558.34	\$ 5,516,204.15	\$ 6,033,921.72	\$ 5,617,054.89

NOTE: This bank was sold during May, 1956, and the following officers and directors were elected:

OFFICERS FOR 1956

Carl Erickson, President; Russell R. Randall, Vice-President and Cashier; Gary Jensen, Assistant Cashier; Wm. Hedges Robinson, Jr., Secretary.

DIRECTORS FOR 1956

Carl L. Erickson, Russell R. Randall, Wm. Hedges Robinson, Jr., P. N. Daniels, N. E. Erickson.

Certificate Issued October 9, 1915

No. 294

THE FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1955

John M. Needham, President; W. M. Watrous, Executive Vice-President; Alonzo Petteys, Vice-President; Wm. J. Lynn, Cashier; Harold L. Albert, Assistant Cashier; Robert U. Hansen, Auditor and Trust Officer.

DIRECTORS FOR 1955

John M. Needham, Alonzo Petteys, J. H. Bloedorn, Sr., Wm. B. Paynter, Jr., W. M. Watrous, Daniel Kjeldgaard, Robert A. Petteys, Robert U. Hansen, Wm. J. Lynn.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,258,708.64	\$ 599,368.03	\$ 809,669.14	\$ 1,187,403.27
United States Government obligations, direct and guaranteed ...	783,223.65	782,917.05	494,237.85	486,048.80
Obligations of States and political subdivisions	48,000.00	90,450.00	90,000.00	89,000.00
Loans and discounts (including overdrafts)	2,370,687.66	2,674,313.37	2,451,046.30	2,084,340.84
Furniture and Fixtures	1.00	1.00	1.00	1.00
Other assets			46.40	46.40
Total Assets	\$ 4,460,620.95	\$ 4,147,049.45	\$ 3,845,000.69	\$ 3,846,840.31
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	2,223,770.02	\$ 1,995,643.54	\$ 1,935,860.33	\$ 2,084,733.26
Time deposits of individuals, partnerships, and corporations	984,412.09	892,963.85	812,867.33	806,832.72
Deposits of United States Government (including postal savings)	49,401.02	33,333.94	41,446.87	17,342.02
Deposits of States and political subdivisions	689,847.65	663,391.90	480,509.69	375,988.78
Other deposits (certified and officers' checks, etc.)	92,112.12	118,660.43	123,959.66	95,300.90
Total Deposits	\$ 4,039,542.90	\$ 3,703,993.66	\$ 3,394,643.88	\$ 3,380,197.68
CAPITAL ACCOUNTS				
Capital	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Surplus	250,000.00	250,000.00	250,000.00	250,000.00
Undivided profits	21,078.05	43,055.79	50,356.81	66,642.63
Total Capital Accounts	\$ 421,078.05	\$ 443,055.79	\$ 450,356.81	\$ 466,642.63
Total Liabilities and Capital Accounts	\$ 4,460,620.95	\$ 4,147,049.45	\$ 3,845,000.69	\$ 3,846,840.31

OFFICERS FOR 1956

John M. Needham, President; W. M. Watrous, Executive Vice-President; Alonzo Petteys, Vice-President; Wm. J. Lynn, Cashier-Secretary; Harold L. Albert, Assistant Cashier; Robert U. Hansen, Auditor and Trust Officer.

DIRECTORS FOR 1956

John M. Needham, Alonzo Petteys, J. H. Bloedorn, Sr., W. M. Paynter, Jr., W. M. Watrous, Daniel Kjeldgaard, Robert A. Petteys, Robert U. Hansen, Wm. J. Lynn.

Certificate Issued November 14, 1931

No. 427

THE BANK OF BURLINGTON, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1955

George D. Tubbs, Jr., President; L. L. Reinecker, Executive Vice-President; John C. Penny, Vice-President; Willard Gross, Cashier; Willis K. Cline, Assistant Cashier.

DIRECTORS FOR 1955

George D. Tubbs, Jr., L. L. Reinecker, John C. Penny, Willard Gross, Willis K. Cline.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 522,748.30	\$ 495,355.01	\$ 481,701.48	\$ 606,287.75
United States Government obligations, direct and guaranteed	1,617,986.00	1,118,810.00	1,104,010.00	1,104,010.00
Obligations of States and political subdivisions		4,871.56	114.37	
Other bonds, notes, and debentures	3,920.00	3,920.00	3,920.00	3,920.00
Loans and discounts (including overdrafts)	975,317.74	1,106,829.93	1,054,830.15	1,152,221.26
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	3,726.00	1.00	1.00	1.00
Other assets	2,225.05	7,273.94	8,310.61	15,137.20
Total Assets	\$ 3,125,924.09	\$ 2,737,062.44	\$ 2,652,888.61	\$ 2,881,578.21
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ...	\$ 2,242,193.05	\$ 1,933,836.28	\$ 1,807,583.81	\$ 2,037,145.96
Time deposits of individuals, partnerships, and corporations	488,843.61	448,971.90	434,111.89	433,884.47
Deposits of United States Government (including postal savings) ..	3,069.66	2,760.10	2,033.91	5,390.89
Deposits of States and political subdivisions	112,373.86	44,920.49	108,917.73	94,834.49
Other deposits (certified and officers' checks, etc.)	46,192.31	52,374.48	39,938.71	26,893.91
Total Deposits	\$ 2,892,672.49	\$ 2,482,863.25	\$ 2,392,586.05	\$ 2,598,149.72
CAPITAL ACCOUNTS				
Capital	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus	75,000.00	75,000.00	75,000.00	75,000.00
Undivided profits	83,251.60	104,199.19	110,302.56	133,428.49
Total Capital Accounts	\$ 233,251.60	\$ 254,199.19	\$ 260,302.56	\$ 283,428.49
Total Liabilities and Capital Accounts	\$ 3,125,924.09	\$ 2,737,062.44	\$ 2,652,888.61	\$ 2,881,578.21

OFFICERS FOR 1956

George D. Tubbs, Jr., President; L. L. Reinecker, Executive Vice-President; John C. Penny, Vice-President; Willard Gross, Cashier; Willis K. Cline, Assistant Cashier.

DIRECTORS FOR 1956

John C. Penny, L. L. Reinecker, Willard Gross, Willis K. Cline, George D. Tubbs, Jr.

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1955

W. L. Best, President; A. R. Best, Vice-President; Donald R. Best, Cashier-Secretary.

DIRECTORS FOR 1955

A. R. Best, Donald R. Best, Hugh C. Best, W. L. Best, Noah Diedrich.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 173,902.63	\$ 138,897.27	\$ 148,008.67	\$ 277,871.63
United States Government obligations, direct and guaranteed ...	273,700.00	279,047.50	261,869.21	341,537.14
Obligations of States and political subdivisions	12,905.43	13,983.99	13,983.99	16,983.99
Loans and discounts (including overdrafts)	291,923.36	258,005.64	253,495.47	287,514.59
Bank premises owned	1.00	1.00	1.00	1,001.00
Furniture and Fixtures	545.88	545.88	273.00	287.00
Other assets		255.18	10.16	
Total Assets	\$ 752,978.30	\$ 690,736.46	\$ 677,641.50	\$ 925,195.35
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	380,908.47	\$ 338,895.84	\$ 308,835.25	\$ 518,467.56
Time deposits of individuals, partnerships, and corporations	126,767.63	129,135.91	130,824.74	220,180.09
Deposits of United States Government (including postal savings)	10,908.66	3,896.76	5,190.10	37,161.90
Deposits of States and political subdivisions	142,685.79	138,072.16	156,357.85	65,117.35
Deposits of banks	14,695.91	9,597.78	2,361.13	4,226.76
Other deposits (certified and officers' checks, etc.)	408.93	133.93	133.93	133.93
Total Deposits	\$ 676,375.39	\$ 619,732.38	\$ 603,703.00	\$ 845,287.59
Other liabilities	1,739.26	2,085.48	1,482.77	776.99
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	33,000.00	33,000.00	33,000.00	35,000.00
Undivided profits	16,863.65	10,918.60	14,455.73	19,130.77
Total Capital Accounts	\$ 74,863.65	\$ 68,918.60	\$ 72,455.73	\$ 79,130.77
Total Liabilities and Capital Accounts	\$ 752,978.30	\$ 690,736.46	\$ 677,641.50	\$ 925,195.35

OFFICERS FOR 1956

A. R. Best, Chairman of the Board and Vice-President; W. L. Best, President; Hugh C. Best, Vice-President; Donald R. Best, Cashier-Secretary; Bernice Diedrich, Assistant Cashier.

DIRECTORS FOR 1956

A. R. Best, Donald R. Best, Hugh C. Best, W. L. Best, Noah Diedrich.

Certificate Issued July 24, 1916

No. 312

THE FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1955

J. O. Phillips, President; A. L. Pieper, Vice-President; H. K. Fosha, Cashier-Secretary; John L. Pieper, Assistant Cashier.

DIRECTORS FOR 1955

J. O. Phillips, A. L. Pieper, H. K. Fosha, Lester Mitchell.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 360,761.97	\$ 292,749.77	\$ 331,845.53	\$ 301,831.46
United States Government obligations, direct and guaranteed ..	694,464.50	1,046,528.06	841,856.88	1,051,106.98
Obligations of States and political subdivisions	15,000.00	33,500.00	44,000.00	43,000.00
Loans and discounts (including overdrafts)	1,008,322.21	924,173.58	994,647.96	902,237.72
Bank premises owned	1,500.00	1,000.00	1,000.00	1.00
Furniture and Fixtures	1,500.00	1.00	1.00	1.00
Total Assets	\$ 2,081,547.78	\$ 2,297,952.41	\$ 2,213,351.37	\$ 2,298,178.16
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 1,063,220.76	\$ 1,086,193.17	\$ 996,399.23	\$ 1,046,090.63
Time deposits of individuals, partnerships, and corporations	716,742.50	801,746.05	809,908.98	852,445.56
Deposits of United States Government (including postal savings) ..	5,736.95	8,232.26	9,774.19	11,395.95
Deposits of States and political subdivisions	135,512.11	233,400.56	227,374.93	219,020.32
Other deposits (certified and officers' checks, etc.)	5,219.38	5,101.88	4,224.26	3,816.01
Total Deposits	\$ 1,926,431.70	\$ 2,134,679.92	\$ 2,047,681.59	\$ 2,132,768.47
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	55,116.08	63,272.49	65,669.78	65,409.69
Total Capital Accounts	\$ 155,116.08	\$ 163,272.49	\$ 165,669.78	\$ 165,409.69
Total Liabilities and Capital Accounts	\$ 2,081,547.78	\$ 2,297,952.41	\$ 2,213,351.37	\$ 2,298,178.16

OFFICERS FOR 1956

J. O. Phillips, President; A. L. Pieper, Vice-President; H. K. Fosha, Cashier-Secretary; John L. Pieper, Assistant Cashier.

DIRECTORS FOR 1956

J. O. Phillips, A. L. Pieper, H. K. Fosha, Lester Mitchell.

Certificate Issued August 21, 1939

No. 433

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK

(Douglas County)

OFFICERS FOR 1955

P. S. Miller, President; W. C. Buboltz, Vice-President and Cashier-Secretary.

DIRECTORS FOR 1955

P. S. Miller, J. E. Miller, W. C. Buboltz.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 266,429.63	\$ 320,152.74	\$ 356,902.02	\$ 359,875.73
United States Government obligations, direct and guaranteed	797,218.75	797,218.75	797,218.75	1,045,877.75
Obligations of States and political subdivisions	9,732.55	18,542.45	3,500.00	4,467.00
Other bonds, notes, and debentures	25,000.00	25,000.00	25,000.00	25,000.00
Loans and discounts (including overdrafts)	928,004.83	931,582.18	912,136.85	870,995.14
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 2,026,387.76	\$ 2,092,498.12	\$ 2,094,759.62	\$ 2,306,217.62
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 908,271.91	\$ 1,014,652.96	\$ 1,125,726.55	\$ 1,092,806.41
Time deposits of individuals, partnerships, and corporations	378,911.92	407,721.02	386,960.02	445,812.64
Deposits of United States Government (including postal savings)	65,980.29	86,419.60	23,260.19	83,281.26
Deposits of States and political subdivisions	469,705.10	389,117.05	362,797.43	478,982.36
Other deposits (certified and officers' checks, etc.)	26,473.66	9,560.31	7,541.76	3,044.15
Total Deposits	\$ 1,849,342.88	\$ 1,907,470.94	\$ 1,906,285.95	\$ 2,103,926.82
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	77,044.88	85,027.18	88,473.67	102,290.80
Total Capital Accounts	\$ 177,044.88	\$ 185,027.18	\$ 188,473.67	\$ 202,290.80
Total Liabilities and Capital Accounts	\$ 2,026,387.76	\$ 2,092,498.12	\$ 2,094,759.62	\$ 2,306,217.62

OFFICERS FOR 1956

P. S. Miller, President; W. C. Buboltz, Vice-President and Cashier-Secretary.

DIRECTORS FOR 1956

P. S. Miller, J. E. Miller, W. C. Buboltz.

Certificate Issued February 21, 1944

No. 437

THE EASTERN COLORADO BANK, CHEYENNE WELLS

(Cheyenne County)

OFFICERS FOR 1955

Victor Weed, President; Leona Weed, Vice-President and Cashier-Secretary.

DIRECTORS FOR 1955

Emil Rehfeld, John E. Sexson, Victor Weed, Irvin M. Bricker, Leona Weed.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 525,454.54	\$ 483,755.53	\$ 439,586.55	\$ 488,440.09
United States Government obligations, direct and guaranteed	577,630.00	478,000.00	478,000.00	478,000.00
Obligations of States and political subdivisions	726.73	20,407.92		
Loans and discounts (including overdrafts)	563,057.68	555,054.95	599,240.20	589,326.91
Bank premises owned	2,500.00	2,000.00	2,000.00	1,500.00
Furniture and Fixtures	600.00	600.00	600.00	600.00
Total Assets	\$ 1,669,968.95	\$ 1,539,818.40	\$ 1,519,426.75	\$ 1,557,867.00

LIABILITIES

Demand deposits of individuals, partnerships, and corporations .. \$	981,352.67	\$ 926,862.72	\$ 833,998.32	\$ 846,449.55
Time deposits of individuals, partnerships, and corporations	379,550.85	359,511.95	368,691.17	404,574.94
Deposits of United States Government (including postal savings) ..	2,463.64	2,429.57	4,469.69	2,154.22
Deposits of States and political subdivisions	171,523.49	112,246.17	171,681.68	160,098.50
Total Deposits	\$ 1,534,890.65	\$ 1,401,050.41	\$ 1,378,840.86	\$ 1,413,277.21

CAPITAL ACCOUNTS

Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	35,078.30	38,767.99	40,585.89	44,589.79
Total Capital Accounts	\$ 135,078.30	\$ 138,767.99	\$ 140,585.89	\$ 144,589.79
Total Liabilities and Capital Accounts	\$ 1,669,968.95	\$ 1,539,818.40	\$ 1,519,426.75	\$ 1,557,867.00

OFFICERS FOR 1956

Victor Weed, President; Leona Weed, Cashier-Secretary.

DIRECTORS FOR 1956

Emil Rehfeld, John E. Sexson, Irvin M. Bricker, Leona Weed, Victor Weed.

Certificate Issued January 26, 1953

No. 454

THE CENTRAL COLORADO BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1955

Winford Griffin, President; Will E. Briscoe, Vice-President; Kenneth F. Heizer, Cashier-Secretary; Esther Clibon, Assistant Cashier; Caywood B. Lindsey and Glenn W. Trimble, Jr., Vice-Presidents.

DIRECTORS FOR 1955

Winford M. Griffin, Kenneth D. Brookhart, Caywood B. Lindsey, Rush Appleman, Glenn W. Trimble, Jr., Lewis M. Poe, Ira L. Hofer, Howard Reader, G. N. Sery.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 619,522.87	\$ 781,708.31	\$ 533,334.32	\$ 625,005.71
United States Government obligations, direct and guaranteed	764,387.50	1,287,041.01	864,071.86	963,727.71
Obligations of States and political subdivisions	126,319.00	199,953.68	260,045.61	259,799.87
Other bonds, notes, and debentures			10,000.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank)			1.00	1.00
Loans and discounts (including overdrafts)	1,714,284.76	1,445,334.70	1,954,003.79	2,372,224.99
Bank premises owned			4,250.00	
Furniture and fixtures	66,716.14	62,590.00	60,517.44	55,357.94
Other assets				3,750.00
Total Assets	\$ 3,282,230.27	\$ 3,776,627.70	\$ 3,686,224.02	\$ 4,289,867.22
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,058,976.86	\$ 2,152,073.47	\$ 2,154,311.63	\$ 2,504,861.73
Time deposits of individuals, partnerships, and corporations	633,708.75	714,114.57	755,343.05	771,782.28
Deposits of United States Government (including postal savings)	82,372.75	240,155.98	48,425.40	108,282.85
Deposits of States and political subdivisions	279,591.01	243,440.45	258,206.93	244,816.75
Other deposits (certified and officers' checks, etc.)	27,125.26	36,003.81	40,795.07	69,051.30
Total Deposits	\$ 3,081,774.63	\$ 3,385,788.28	\$ 3,257,082.08	\$ 3,698,794.91
Bills repayable, rediscounts, and other liabilities for borrowed money				100,000.00
Other liabilities	23,510.74	23,070.77	45,618.97	83,354.59
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	30,000.00	100,000.00	100,000.00	125,000.00
Undivided profits	41,944.90	67,768.65	83,522.97	82,717.72
Reserves (and retirement account for preferred capital)	5,000.00			
Total Capital Accounts	\$ 176,944.90	\$ 367,768.65	\$ 383,522.97	\$ 407,717.72
Total Liabilities and Capital Accounts	\$ 3,282,230.27	\$ 3,776,627.70	\$ 3,686,224.02	\$ 4,289,867.22

OFFICERS FOR 1956

Winford M. Griffin, President; Glenn W. Trimble, Jr. and Caywood B. Lindsey, Vice-Presidents; Kenneth F. Heizer, Cashier-Secretary; Nell Muns and Noble P. Anderson, Assistant Cashiers.

DIRECTORS FOR 1956

Winford M. Griffin, Glenn W. Trimble, Jr., Kenneth F. Heizer, Caywood B. Lindsey, Rush Appleman, Kenneth Brookhart, Ira L. Hofer, Lewis M. Poe, Howard E. Reader.

Certificate Issued March 21, 1908

No. 20

THE COLORADO COMMERCIAL & SAVINGS BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1955

Claude L. Stout, President; I. W. Stimits, Executive Vice-President; J. C. Culley, and W. E. Willett, Vice-Presidents; O. N. Brathovde, Cashier; M. J. Griffin, B. W. Dougherty, Frances M. Whyte, Assistant Vice-Presidents; A. J. Kieffer, J. D. Schroeder, Assistant Cashiers.

DIRECTORS FOR 1955

Walter E. Cosgriff, O. N. Brathovde, J. C. Culley, George L. Dern, L. C. Slothower, Jr., I. W. Stimits, Sr., Claude L. Stout, A. W. Van Lopik, W. E. Willett.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,335,177.03	\$ 1,606,164.08	\$ 1,627,852.31	\$ 1,484,903.64
United States Government obligations, direct and guaranteed	1,777,712.25	2,374,979.00	1,877,448.25	2,738,138.50
Obligations of States and political subdivisions	767,454.34	692,863.71	673,403.81	638,687.96
Other bonds, notes, and debentures	50,000.00	50,000.00		80,000.00
Loans and discounts (including overdrafts)	4,570,385.36	4,508,260.78	4,671,735.74	4,480,587.53
Bank premises owned	117,671.04	106,940.90	106,940.90	99,040.90
Furniture and Fixtures	54,289.70	49,795.40	72,298.65	61,594.19
Other assets	6,591.87	15,019.84	11,048.27	12,063.69
Total Assets	\$ 8,679,281.59	\$ 9,404,023.71	\$ 9,040,727.93	\$ 9,595,016.41
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 4,613,261.82	\$ 5,364,017.47	\$ 4,700,106.64	\$ 5,344,492.86
Time deposits of individuals, partnerships, and corporations	2,513,092.44	2,588,219.58	2,640,200.59	2,596,658.55
Deposits of United States Government (including postal savings)	165,624.19	181,659.80	145,935.62	306,106.93
Deposits of States and political subdivisions	348,863.21	376,141.62	364,055.78	349,304.12
Deposits of banks	137,932.96	149,123.09	166,873.36	211,218.01
Other deposits (certified and officers' checks, etc.)	126,028.56	177,735.96	112,020.99	166,635.36
Total Deposits	\$ 7,904,803.18	\$ 8,836,897.52	\$ 8,129,192.98	\$ 8,974,415.83
Bills repayable, rediscounts, and other liabilities for borrowed money	250,000.00		300,000.00	
Other liabilities	141,631.20	161,197.24	164,865.28	185,405.75
CAPITAL ACCOUNTS				
Capital	\$ 150,000.00	\$ 150,000.00	\$ 225,000.00	\$ 225,000.00
Surplus	150,000.00	150,000.00	175,000.00	185,000.00
Undivided profits	82,847.21	105,928.95	46,669.67	25,194.83
Total Capital Accounts	\$ 382,847.21	\$ 405,928.95	\$ 446,669.67	\$ 435,194.83
Total Liabilities and Capital Accounts	\$ 8,679,281.59	\$ 9,404,023.71	\$ 9,040,727.93	\$ 9,595,016.41

OFFICERS FOR 1956

Claude L. Stout, President; I. W. Stimits, Executive Vice-President; J. C. Culley, W. E. Willett, Vice-Presidents; O. N. Brathovde, Cashier; M. J. Griffin, B. W. Dougherty, P. H. Jones, Frances M. Whyte, Assistant Vice-Presidents; A. J. Kieffer, J. D. Schroeder, Assistant Cashiers.

DIRECTORS FOR 1956

Walter E. Cosgriff, O. N. Brathovde, J. C. Culley, George L. Dern, L. C. Slothower, Jr., I. W. Stimits, Claude L. Stout, Arthur W. Van Lopik, W. Edward Willett.

Certificate Issued May 15, 1936

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1955

R. N. Usher, President; C. C. McAfee, Vice-President; W. V. Dunlap, Cashier-Secretary; Paula Slavens and Bert C. Ray, Assistant Cashiers.

DIRECTORS FOR 1955

R. N. Usher, C. C. McAfee, W. V. Dunlap, J. H. Farmer, Pauline Usher.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,310,566.23	\$ 1,268,734.72	\$ 1,432,120.89	\$ 1,527,814.67
United States Government obligations, direct and guaranteed	943,500.00	943,500.00	943,500.00	1,737,066.00
Obligations of States and political subdivisions	21,000.00	85,202.93	15,000.00	29,022.88
Loans and discounts (including overdrafts)	2,259,977.61	2,503,230.14	2,178,670.84	2,179,143.41
Bank premises owned	1.00	1.00	1.00	80,000.00
Furniture and Fixtures	10,000.00	5,000.00	6,786.25	20,000.00
Real estate owned other than bank premises	2.00	2.00	15,001.00	2.00
Other assets	13,151.73	14,309.85	20,859.63	37,828.42
Total Assets	\$ 4,558,198.57	\$ 4,819,980.64	\$ 4,611,939.61	\$ 5,610,877.38
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,979,830.20	\$ 3,182,358.67	\$ 2,857,052.37	\$ 3,709,561.69
Time deposits of individuals, partnerships, and corporations	993,922.09	1,011,270.09	1,162,266.80	1,198,824.43
Deposits of United States Government (including postal savings) ..	11,564.07	11,976.67	8,062.58	14,783.95
Deposits of States and political subdivisions	296,344.75	257,192.46	277,828.00	263,294.42
Other deposits (certified and officers' checks, etc.)	46,972.21	82,563.64	49,177.56	85,253.80
Total Deposits	\$ 4,328,633.32	\$ 4,545,361.53	\$ 4,354,387.31	\$ 5,271,718.29
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 150,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	29,565.25	74,619.11	57,552.30	89,159.09
Total Capital Accounts	\$ 229,565.25	\$ 274,619.11	\$ 257,552.30	\$ 339,159.09
Total Liabilities and Capital Accounts	\$ 4,558,198.57	\$ 4,819,980.64	\$ 4,611,939.61	\$ 5,610,877.38

OFFICERS FOR 1956

R. N. Usher, President; C. C. McAfee, Vice-President; W. V. Dunlap, Cashier-Secretary; Paula Slavens and Bert C. Ray, Assistant Cashiers.

DIRECTORS FOR 1956

W. V. Dunlap, C. C. McAfee, Pauline Usher, R. N. Usher, R. N. Usher, Jr.

Certificate Issued September 28, 1925

No. 421

THE MOFFAT COUNTY STATE BANK, CRAIG

(Moffat County)

OFFICERS FOR 1955

John C. Ellis, President; J. J. Stanton, Vice-President; F. R. Montgomery, Cashier-Secretary;
Fred N. Hayes, George E. Swanson, Assistant Cashiers; M. L. Nelson, Treasurer.

DIRECTORS FOR 1955

C. P. Brennan, John C. Ellis, F. R. Montgomery, F. M. Pleasant, J. J. Stanton, George E. Swanson,
L. S. Wyman.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 826,827.35	\$ 751,144.57	\$ 903,582.59	\$ 980,582.59
United States Government obligations, direct and guaranteed	1,919,627.08	2,807,753.23	1,813,056.37	2,726,106.89
Obligations of States and political subdivisions	175,177.30	315,185.10	386,893.59	370,621.03
Other bonds, notes, and debentures				50,000.00
Corporate stocks (including stock of Federal Reserve Bank)	6,000.00	6,000.00	6,000.00	6,000.00
Loans and discounts (including overdrafts)	1,454,048.10	1,092,294.30	1,350,523.31	1,120,544.65
Bank premises owned ..		1,828.00		
Furniture and Fixtures ..	5,278.38		3,043.00	1.00
Other assets	241.74	2,110.42	424.35	330.22
Total Assets	\$ 4,387,199.95	\$ 4,976,315.62	\$ 4,463,523.21	\$ 5,254,186.38
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ...	\$ 2,465,676.88	\$ 3,216,530.66	\$ 2,624,467.10	\$ 3,362,991.64
Time deposits of individuals, partnerships, and corporations	704,894.84	814,980.13	777,439.25	841,775.24
Deposits of United States Government (including postal savings) ..	47,296.34	51,132.61	50,597.98	40,318.58
Deposits of States and political subdivisions	855,462.03	514,439.06	686,589.87	664,100.57
Other deposits (certified and officers' checks, etc.)	40,596.34	86,738.58	27,369.51	36,619.09
Total Deposits	\$ 4,113,926.43	\$ 4,683,821.04	\$ 4,166,463.71	\$ 4,945,805.12
Other liabilities	5,482.41	7,153.90	13,014.29	23,858.09
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	7,791.11	6,840.68	4,045.21	9,523.17
Reserves (and retirement account for preferred capital)	60,000.00	78,500.00	80,000.00	75,000.00
Total Capital Accounts	\$ 267,791.11	\$ 285,340.68	\$ 284,045.21	\$ 284,523.17
Total Liabilities and Capital Accounts	\$ 4,387,199.95	\$ 4,976,315.62	\$ 4,463,523.21	\$ 5,254,186.38

OFFICERS FOR 1956

John C. Ellis, President; L. S. Wyman, Vice-President; F. R. Montgomery, Cashier-Secretary;
George E. Swanson and Marion L. Nelson, Assistant Cashiers.

DIRECTORS FOR 1956

C. P. Brennan, John C. Ellis, F. R. Montgomery, Chas. R. Gentry, F. M. Pleasant, George E. Swanson, L. S. Wyman.

Certificate Issued April 27, 1909

No. 149

THE COLORADO BANK & TRUST COMPANY, DELTA

(Delta County)

OFFICERS FOR 1955

Melvin Springer, Sr., Chairman of the Board; Melvin Springer, Jr., President; L. J. Springer and R. C. Raber, Vice-Presidents; Chas. E. Parker, Cashier-Secretary; R. E. Blaine and Stella Snoddy, Assistant Cashiers.

DIRECTORS FOR 1955

Melvin Springer, Sr., Melvin Springer, Jr., L. J. Springer, Chas. E. Parker, R. C. Raber.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,155,298.94	\$ 1,109,537.75	\$ 1,347,465.76	\$ 1,408,651.17
United States Government obligations, direct and guaranteed ...	2,820,211.81	2,325,706.81	2,349,659.81	2,327,232.81
Obligations of States and political subdivisions	163,495.10	177,056.40	216,056.40	292,422.50
Other bonds, notes, and debentures	338.25	1,686.94	888.79	
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00	9,000.00	9,000.00
Loans and discounts (including overdrafts)	1,706,556.84	2,109,960.68	2,032,860.53	2,170,417.76
Bank premises owned	13,000.00	12,000.00	15,090.92	14,500.00
Furniture and Fixtures	13,307.00	15,700.00	17,651.74	20,000.00
Other assets	11,985.97	14,978.94	35,194.89	7,014.01
Total Assets	\$ 5,893,193.91	\$ 5,775,627.52	\$ 6,023,868.84	\$ 6,249,238.25
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 3,893,455.27	\$ 3,940,515.02	\$ 3,589,883.92	\$ 4,341,273.87
Time deposits of individuals, partnerships, and corporations	884,067.78	936,333.10	951,615.21	1,015,910.57
Deposits of United States Government (including postal savings) ..	56,455.65	66,606.58	153,965.77	47,990.41
Deposits of States and political subdivisions	606,958.70	381,347.72	862,624.29	378,548.91
Other deposits (certified and officers' checks, etc.)	18,394.61	36,783.26	14,561.90	35,020.03
Total Deposits	\$ 5,459,332.01	\$ 5,361,585.68	\$ 5,572,651.09	\$ 5,818,743.79
Other liabilities	35,871.57	22,400.07	31,988.61	20,341.06
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00	200,000.00	200,000.00
Undivided profits	86,826.50	91,641.77	119,229.14	110,153.40
Reserves (and retirement account for preferred capital)	11,163.83			
Total Capital Accounts	\$ 397,990.33	\$ 391,641.77	\$ 419,229.14	\$ 410,153.40
Total Liabilities and Capital Accounts	\$ 5,893,193.91	\$ 5,775,627.52	\$ 6,023,868.84	\$ 6,249,238.25

OFFICERS FOR 1956

Melvin Springer, Sr., Chairman of the Board; Melvin Springer, Jr., President; L. J. Springer and R. C. Raber, Vice-Presidents; Chas. E. Parker, Cashier-Secretary; R. E. Blaine and Stella Snoddy, Assistant Cashiers.

DIRECTORS FOR 1956

Melvin Springer, Sr., Melvin Springer, Jr., L. J. Springer, R. C. Raber, Chas. E. Parker.

Certificate Issued April 8, 1937

No. 431

THE RIO GRANDE COUNTY BANK, DEL NORTE

(Rio Grande County)

OFFICERS FOR 1955

John J. Berry, President; John Reason, Vice-President; Hazel Bond, Cashier; William J. Tracy, Assistant Cashier.

DIRECTORS FOR 1955

John J. Berry, Richard E. Conour, John Reason, Alex Colville, James M. French.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 406,918.71	\$ 403,611.04	\$ 322,303.73	\$ 462,355.95
United States Government obligations, direct and guaranteed	440,316.00	539,549.50	464,669.00	464,533.00
Obligations of States and political subdivisions	9,982.50	9,982.50	24,982.50	25,247.54
Corporate stocks (including stock of Federal Reserve Bank)	2,250.00	2,250.00	2,250.00	2,250.00
Loans and discounts (including overdrafts)	493,524.42	442,577.16	537,440.06	491,413.49
Bank premises owned	1,725.96	1,380.77	1,380.77	1,035.58
Furniture and Fixtures	3,257.55	2,950.36	3,957.36	3,018.38
Total Assets	\$ 1,357,975.14	\$ 1,402,301.33	\$ 1,366,983.42	\$ 1,449,853.94
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 871,274.54	\$ 937,348.12	\$ 862,310.40	\$ 953,852.94
Time deposits of individuals, partnerships, and corporations	77,029.08	86,236.14	70,948.52	73,517.89
Deposits of United States Government (including postal savings) ..	3,348.00	3,051.00	1,685.00	4,525.00
Deposits of States and political subdivisions	254,190.92	227,268.75	297,096.45	269,329.45
Other deposits (certified and officers' checks, etc.)	23,203.53	22,446.13	6,853.57	21,949.55
Total Deposits	\$ 1,229,046.07	\$ 1,276,350.14	\$ 1,238,893.94	\$ 1,323,174.83
Other liabilities	5,000.00	2,500.00	2,500.00	
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	48,929.07	48,451.19	50,589.48	51,679.11
Total Capital Accounts	\$ 123,929.07	\$ 123,451.19	\$ 125,589.48	\$ 126,679.11
Total Liabilities and Capital Accounts	\$ 1,357,975.14	\$ 1,402,301.33	\$ 1,366,983.42	\$ 1,449,853.94

OFFICERS FOR 1956

John J. Berry, President; John Reason, Vice-President; Hazel Bond, Cashier; William J. Tracy, Assistant Cashier.

DIRECTORS FOR 1956

John J. Berry, Richard E. Conour, John Reason, Alex Colville, James M. French.

Certificate Issued September 1, 1953

No. 457

BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1955

George F. Rock, President; Robert C. Wade, Executive Vice-President; H. C. Denny, Dan H. Miller, Vice-Presidents; Merle M. Owens, William L. White, Assistant Vice-Presidents; L. H. Lindemann, Cashier; J. O. Bagstad, J. N. Nelson, Assistant Cashiers; William G. Moore, Controller; Vivian L. Whitmore, Vault Officer.

DIRECTORS FOR 1955

H. C. Denny, Walter C. Emery, Robert A. Galbasin, Albert Giesecke, Gail L. Ireland, M. R. Latimer, R. J. Lawrence, George F. Rock, Ben F. Stapleton, Jr., Russell H. Volk, Robert C. Wade.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,203,891.51	\$ 1,140,427.44	\$ 964,421.73	\$ 1,144,880.38
United States- Government obligations, direct and guaranteed	1,301,020.00	1,002,480.00	902,190.00	1,823,600.45
Obligations of States and political subdivisions	200,100.00	200,100.00	395,795.96	508,430.25
Other bonds, notes, and debentures .			100,000.00	
Loans and discounts (including overdrafts)	4,243,208.76	4,805,822.37	4,825,930.16	4,121,307.00
Furniture and Fixtures	83,770.32	82,741.70	82,038.81	80,307.84
Real estate owned other than bank premises			6,474.16	2,345.36
Other assets	4,050.00	21,766.35	22,087.04	21,595.18
Total Assets	\$ 7,036,040.59	\$ 7,253,337.86	\$ 7,298,937.86	\$ 7,702,466.46
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 1,724,496.36	\$ 1,618,388.15	\$ 1,791,835.35	\$ 2,016,918.68
Time deposits of individuals, partnerships, and corporations	4,023,668.56	4,049,367.33	4,054,508.45	4,041,649.65
Deposits of United States Government (including postal savings) .	144,427.97	91,862.29	61,164.98	275,875.49
Deposits of States and political subdivisions	200,000.00	354,000.00	300,000.00	300,201.52
Other deposits (certified and officers' checks, etc.)	118,043.57	136,270.79	105,658.53	111,383.13
Total Deposits	\$ 6,210,636.46	\$ 6,249,888.56	\$ 6,313,167.31	\$ 6,746,028.47
Other liabilities	375,404.13	445,949.30	428,270.55	375,937.99
CAPITAL ACCOUNTS				
Capital	\$ 250,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus	100,000.00	200,000.00	200,000.00	200,000.00
Undivided profits	100,000.00	57,500.00	57,500.00	80,500.00
Total Capital Accounts	\$ 450,000.00	\$ 557,500.00	\$ 557,500.00	\$ 580,500.00
Total Liabilities and Capital Accounts	\$ 7,036,040.59	\$ 7,253,337.86	\$ 7,298,937.86	\$ 7,702,466.46

OFFICERS FOR 1956

George F. Rock, President; Robert C. Wade, Executive Vice-President; H. C. Denny and Dan H. Miller, Vice-Presidents; W. L. White, Merle M. Owens, Assistant Vice-Presidents; L. H. Lindemann, Cashier-Secretary; J. N. Nelson and J. O. Bagstad, Assistant Cashiers; William G. Moore, Controller.

DIRECTORS FOR 1956

George F. Rock, H. C. Denny, Walter C. Emery, Robert A. Galbasin, Albert Giesecke, Gail L. Ireland, R. J. Lawrence, James A. Savage, Ben F. Stapleton, Jr., Russell H. Volk, Robert C. Wade

Certificate Issued June 16, 1908

No. 30

THE CENTRAL BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1955

Elwood M. Brooks, President; C. M. Good, Executive Vice-President; William Stirling, Henry D. Mitchell, Armand Asborno, Max G. Brooks, Edward B. Slocum, Arthur G. Bridgewater, Hal E. Roof, Marvin F. Owens, George H. Pipkin, Vice-Presidents; E. Martin Larsen, Vice-President and Trust Officer; D. K. Binkley, Cashier; Keith Lindeman, Comptroller; Edward A. Troutman, George B. Loos, T. Arthur Williams, William E. Troutman, Leo D. Van Dittie, Donald F. Delano, Donald D. Hoffman, Assistant Vice-Presidents; Elvin R. Stiles, Henry C. Bullis, John J. Fitzpatrick, Vernon T. Walker, David A. Auston, Harley N. Patton, Jr., William K. Ingram, Assistant Cashiers; Vernon T. Reece, Jr., Assistant Trust Officer.

DIRECTORS FOR 1955

W. Lee Baldwin, Elwood M. Brooks, Max G. Brooks, Edgar Egan, C. M. Good, Clarence L. Ireland, Henry D. Mitchell, C. Roy Muchow, Gerald L. Schlessman, William Stirling, Robert Howsam.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$15,503,299.23	\$ 24,312,247.73	\$16,778,288.00	\$ 22,505,681.34
United States Government obligations, direct and guaranteed	23,806,265.96	22,443,016.20	22,633,380.87	24,334,877.68
Obligations of States and political subdivisions	5,884,118.35	5,579,693.36	5,388,959.70	5,131,843.04
Other bonds, notes, and debentures	193,842.79	194,002.00	338,893.63	388,893.63
Corporate stocks (including stock of Federal Reserve Bank)	136,503.00	160,724.95	145,974.00	144,006.00
Loans and discounts (including overdrafts)	44,799,156.76	48,600,144.83	48,297,263.77	46,909,444.23
Bank premises owned		10,654.72	38,581.93	58,650.86
Furniture and fixtures	281,519.23	281,103.57	282,072.46	258,745.57
Real estate owned other than bank premises	167,745.45	136,001.00	135,486.00	32,401.00
Investments and other assets indirectly representing bank premises or other real estate	16,000.00			
Other assets	978,132.38	1,196,195.60	2,340,767.21	1,738,933.47
Total Assets	\$91,766,583.15	\$102,913,783.96	\$96,379,667.57	\$101,503,476.82
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$37,814,519.16	\$ 41,991,519.29	\$39,532,410.22	\$ 41,160,854.74
Time deposits of individuals, partnerships, and corporations	19,842,301.23	20,229,310.24	19,532,386.57	19,972,485.96
Deposits of United States Government (including postal savings)	2,078,486.41	1,443,494.39	1,999,242.41	1,729,051.52
Deposits of States and political subdivisions	6,675,762.44	8,203,786.20	5,535,303.33	6,974,928.44
Deposit of banks	17,882,055.06	23,308,353.78	21,746,833.69	23,673,958.37
Other deposits (certified and officers' checks, etc.)	561,242.80	506,610.75	800,801.93	423,768.17
Total Deposits	\$84,854,367.10	\$ 95,683,074.65	\$89,146,978.15	\$ 93,935,047.20
Other liabilities	1,727,768.06	1,896,823.07	1,774,336.85	1,931,061.30
CAPITAL ACCOUNTS				
Capital	\$ 3,000,000.00	\$ 3,000,000.00	\$ 3,000,000.00	\$ 3,000,000.00
Surplus	1,550,000.00	1,600,000.00	1,700,000.00	1,800,000.00
Undivided profits	634,447.99	733,886.24	758,352.57	837,368.32
Total Capital Accounts	\$ 5,184,447.99	\$ 5,333,886.24	\$ 5,458,352.57	\$ 5,637,368.32
Total Liabilities and Capital Accounts	\$91,766,583.15	\$102,913,783.96	\$96,379,667.57	\$101,503,476.82

OFFICERS FOR 1956

Elwood M. Brooks, President; C. M. Good, Executive Vice-President; William Stirling, Henry D. Mitchell, Max G. Brooks, Edward B. Slocum, Arthur G. Bridgewater, Hal E. Roof, Armand Asborno, Marvin F. Owens, George H. Pipkin, E. Martin Larsen, Donald F. Delano, William E. Troutman, Leo Van Dittie, T. Arthur Williams, Vice-Presidents; D. K. Binkley, Cashier; Keith Lindeman, Comptroller; Clarence L. Johnson, Auditor; Edward A. Troutman, George B. Loos, Donald D. Hoffman, David A. Auston, Harley N. Patton, Jr., Elvin R. Stiles, Vernon T. Walker, Ralph J. Nelson, Assistant Vice-Presidents; Vernon T. Reece, Jr., Assistant Trust Officer; Henry C. Bullis, John J. Fitzpatrick, William K. Ingram, James J. Guse, Ray E. Harrington, Assistant Cashiers.

DIRECTORS FOR 1956

W. Lee Baldwin, Elwood M. Brooks, Max G. Brooks, Edgar Egan, C. M. Good, Robert L. Howsam, Clarence L. Ireland, Henry D. Mitchell, C. Roy Muchow, Gerald L. Schlessman, William Stirling.

Certificate Issued April 6, 1953

No. 455

CHERRY CREEK BANK, DENVER

(Denver County)

OFFICERS FOR 1955

Munro L. Lyeth, President; Weldon B. Hamilton, Executive Vice-President and Cashier; Donald B. Robertson, Secretary; R. Carson Perkins and George J. M. Kelly, Assistant Vice-Presidents; Francis H. Smith and Harold N. Bugg, Assistant Cashiers.

DIRECTORS FOR 1955

Munro L. Lyeth, Weldon B. Hamilton, Donald B. Robertson, George J. M. Kelly, Joseph A. Uhl, Allan R. Phipps, Franklin L. Burns, Theodore Pate, Robert W. Selig, Ira C. Rothgerber, Jr.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 622,987.83	\$ 750,995.84	\$ 450,058.98	\$ 1,161,550.93
United States Government obligations, direct and guaranteed	2,099,086.09	2,867,542.19	2,211,706.18	2,772,777.12
Obligations of States and political subdivisions		1,539.19	73,212.11	83,788.86
Loans and discounts (including overdrafts)	2,010,248.67	2,253,971.30	2,883,911.30	2,911,854.51
Bank premises owned	67,139.50	67,139.50	433,009.25	114,871.36
Furniture and Fixtures	59,408.19	59,653.20	62,115.07	69,753.71
Real estate owned other than bank premises				62,119.50
Other assets	1,317.94	927.34	1,838.59	6,744.23
Total Assets	\$ 4,860,188.22	\$ 6,001,768.56	\$ 6,115,851.48	\$ 7,183,460.22
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,759,594.56	\$ 3,527,054.25	\$ 3,404,901.34	\$ 4,186,384.06
Time deposits of individuals, partnerships, and corporations	1,171,401.87	1,259,431.87	1,478,923.67	1,646,103.95
Deposits of United States Government (including postal savings)	44,177.36	95,686.66	95,236.79	68,489.56
Deposits of States and political subdivisions	450,112.67	476,131.09	560,158.33	564,194.19
Other deposits (certified and officers' checks, etc.)	94,796.19	182,355.86	70,282.81	81,576.33
Total Deposits	\$ 4,520,082.65	\$ 5,540,659.73	\$ 5,609,502.94	\$ 6,546,748.09
Other liabilities	52,192.99	55,894.53	68,388.99	71,601.44
CAPITAL ACCOUNTS				
Capital	\$ 200,000.00	\$ 260,000.00	\$ 260,000.00	\$ 320,000.00
Surplus	50,000.00	100,000.00	100,000.00	160,000.00
Undivided profits	37,912.58	45,214.30	77,959.55	85,110.69
Total Capital Accounts	\$ 287,912.58	\$ 405,214.30	\$ 437,959.55	\$ 565,110.69
Total Liabilities and Capital Accounts	\$ 4,860,188.22	\$ 6,001,768.56	\$ 6,115,851.48	\$ 7,183,460.22

OFFICERS FOR 1956

Joseph A. Uhl, Chairman of the Board; Munro L. Lyeth, President; Weldon B. Hamilton, Executive Vice-President; R. Carson Perkins and Harold N. Bugg, Vice-Presidents; Donald B. Robertson, Secretary; Francis H. Smith, Cashier; John F. Carroll, Assistant Cashier; John W. Walker, Assistant Vice-President; George J. M. Kelly, Treasurer.

DIRECTORS FOR 1956

Weldon B. Hamilton, George J. M. Kelly, Munro L. Lyeth, Theodore Pate, Allan R. Phipps, Donald B. Robertson, Ira C. Rothgerber, Jr., Robert W. Selig, Joseph A. Uhl.

Certificate Issued July 1, 1947

No. 443

CITIZENS SAVINGS BANK, DENVER

(Denver County)

OFFICERS FOR 1955

E. S. Kassler, Sr., Chairman of Board; Carl W. Sorensen, President; Ralph E. Nelson, David J. Main, George F. Smith, Vice-Presidents; Robert S. Anderson, Assistant Vice-President; Harold L. Smith, Cashier; George R. McGeorge, Secretary; James K. Garrett, Assistant Vice-President.

DIRECTORS FOR 1955

J. Claire Evans, E. S. Kassler, Sr., E. S. Kassler, Jr., D. J. Main, Frank McLister, W. J. Morris, R. E. Nelson, R. E. Pate, Jr., Finlay M. Robinson, George F. Smith, Carl W. Sorensen.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 454,594.30	\$ 668,201.90	\$ 724,626.11	\$ 889,150.14
United States Government obligations, direct and guaranteed	563,328.08	555,171.00	300,240.00	300,240.00
Loans and discounts (including overdrafts)	6,804,921.58	6,734,005.94	7,008,650.68	6,904,502.92
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Other assets	5,223.23	4,283.09	4,584.28	2,683.49
Total Assets	\$ 7,828,070.19	\$ 7,961,664.93	\$ 8,038,104.07	\$ 8,096,579.55
LIABILITIES				
Time deposits of individuals, partnerships, and corporations	\$ 5,990,302.32	\$ 6,123,060.83	\$ 6,108,998.67	\$ 6,165,246.46
Deposits of United States Government (including postal savings) ..	900.00	2,418.75	750.00	3,543.75
Total Deposits	\$ 5,991,202.32	\$ 6,125,479.58	\$ 6,109,748.67	\$ 6,168,790.21
Other liabilities	836,867.87	836,185.35	878,355.40	827,789.34
CAPITAL ACCOUNTS				
Capital	\$ 250,000.00	\$ 250,000.00	\$ 500,000.00	\$ 500,000.00
Surplus	250,000.00	250,000.00	275,000.00	300,000.00
Undivided profits	500,000.00	500,000.00	275,000.00	300,000.00
Total Capital Accounts	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,050,000.00	\$ 1,100,000.00
Total Liabilities and Capital Accounts	\$ 7,828,070.19	\$ 7,961,664.93	\$ 8,038,104.07	\$ 8,096,579.55

OFFICERS FOR 1956

E. S. Kassler, Sr., Chairman of the Board; Carl W. Sorensen, President; Ralph E. Nelson and George F. Smith, Vice-Presidents; Robert S. Anderson, and James K. Garrett, Assistant Vice-Presidents; Harold L. Smith, Cashier; George R. McGeorge, Secretary.

DIRECTORS FOR 1956

J. Claire Evans, E. S. Kassler, Sr., E. S. Kassler, Jr., Frank McLister, R. E. Nelson, R. E. Pate, Jr., Finlay M. Robinson, Richard C. Shepard, George F. Smith, Carl W. Sorensen.

Certificate Issued October 5, 1908

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1955

Forrest L. Barkley, President; Elwood M. Kullgren, Executive Vice-President and Cashier; Glen B. Clark, Vice-President; Claude E. Kenney, and Vance M. Rhodes, Assistant Vice-Presidents; Donald M. Troutman, James R. Elliott, Robert E. Lewis, Assistant Cashiers.

DIRECTORS FOR 1955

Forrest L. Barkley, Elwood M. Kullgren, Glen B. Clark.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,117,029.27	\$ 2,646,396.75	\$ 1,460,816.84	\$ 2,615,629.14
United States Government obligations, direct and guaranteed	8,194,904.75	7,325,461.89	6,928,067.83	6,761,345.16
Obligations of States and political subdivisions	292.00	1,097.69		
Loans and discounts (including overdrafts)	5,610,268.00	6,957,136.54	7,955,197.15	7,409,168.07
Furniture and Fixtures	52,510.10	50,000.00	45,000.00	40,000.00
Other assets	2,288.84	69,087.35	1,996.80	9,484.57
Total Assets	\$15,977,292.96	\$17,049,180.22	\$16,391,078.62	\$16,835,626.94

LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$10,438,503.11	\$11,056,302.95	\$10,311,310.89	\$10,867,620.26
Time deposits of individuals, partnerships, and corporations	3,385,544.71	3,525,581.54	3,618,091.49	3,439,818.33
Deposits of United States Government (including postal savings) ..	219,394.87	214,257.48	227,932.41	320,917.72
Deposits of States and political subdivisions	505,636.48	634,607.65	483,626.99	505,936.40
Other deposits (certified and officers' checks, etc.)	173,295.40	271,901.75	202,634.02	159,558.09
Total Deposits	\$14,722,374.57	\$15,702,651.37	\$14,843,595.80	\$15,293,850.80
Other liabilities	421,646.95	536,569.55	626,177.87	592,384.53

CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	500,000.00	500,000.00	400,000.00	400,000.00
Undivided profits	283,271.44	259,959.30	314,653.74	322,153.67
Reserves (and retirement account for preferred capital)			6,651.21	27,237.94
Total Capital Accounts	\$ 833,271.44	\$ 809,959.30	\$ 921,304.95	\$ 949,391.61
Total Liabilities and Capital Accounts	\$15,977,292.96	\$17,049,180.22	\$16,391,078.62	\$16,835,626.94

OFFICERS FOR 1956

Forrest L. Barkley, President; Elwood M. Kullgren, Executive Vice-President and Cashier; Glen B. Clark, Vice-President; Claude E. Kenney, Vance M. Rhodes, Assistant Vice-Presidents; Donald M. Troutman, James R. Elliott, Robert E. Lewis, Assistant Cashiers.

DIRECTORS FOR 1956

Forrest L. Barkley, Elwood M. Kullgren, Glen B. Clark.

Certificate Issued July 1, 1955

No. 460

GUARANTY BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1955

Walter A. Woods, President; Joe Alpert and I. J. Shore, Vice-Presidents; Herman Horwich, Secretary and Cashier; H. K. Hitchcock, Treasurer; I. L. Quiat, Trust Officer.

DIRECTORS FOR 1955

Joe Alpert, I. J. Shore, Herman Horwich, H. K. Hitchcock, H. D. Shore, J. Leonard Berman, Chas. M. Borwick, Herb V. Cook, Joseph D. Pepper, M. Weinstein, M. Freedman, Walter A. Woods, I. L. Quiat.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection		\$ 1,645,006.63	\$ 2,912,584.27	\$ 4,149,583.94
United States Government obligations, direct and guaranteed		1,244,210.88	1,392,458.12	5,562,951.13
Obligations of States and political subdivisions				38,661.81
Loans and discounts (including overdrafts)		2,674,747.60	3,755,561.97	4,905,677.72
Furniture and Fixtures		27,269.43	51,802.07	78,073.68
Other assets		23,531.66	29,612.03	87,044.00
Total Assets		\$ 5,614,566.20	\$ 8,142,018.46	\$14,821,992.28
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations		\$ 2,936,470.62	\$ 4,652,941.14	\$ 6,949,715.10
Time deposits of individuals, partnerships, and corporations		543,944.11	1,014,059.25	1,462,240.19
Deposits of United States Government (including postal savings)		150,407.61	308,439.17	225,201.34
Deposits of States and political subdivisions		330,000.00	498,452.72	4,380,379.72
Other deposits (certified and officers' checks, etc.)		86,930.17	26,278.74	133,181.32
Total Deposits		\$ 4,047,752.51	\$ 6,500,171.02	\$13,150,717.67
Other liabilities		37,477.74	68,630.17	56,565.36
CAPITAL ACCOUNTS				
Capital		\$ 1,250,000.00	\$ 1,250,000.00	\$ 1,250,000.00
Surplus		187,500.00	187,500.00	187,500.00
Undivided profits		91,835.95	135,717.27	150,233.99
Reserves (and retirement account for preferred capital)				26,975.26
Total Capital Accounts		\$ 1,529,335.95	\$ 1,573,217.27	\$ 1,614,709.25
Total Liabilities and Capital Accounts		\$ 5,614,566.20	\$ 8,142,018.46	\$14,821,992.28

OFFICERS FOR 1956

Walter A. Woods, President; W. Glenn McMahan, Vice-President and Cashier; David F. Finnigan, Vice-President.

DIRECTORS FOR 1956

Joe Alpert, J. Leonard Berman, Charles M. Borwick, Herbert V. Cook, Max Freedman, Henry K. Hitchcock, Herman Horwich, Joseph D. Pepper, Ira L. Quiat, John H. Roberts, I. J. Shore, Herman D. Shore, Max Weinstein, W. Glenn McMahan, Walter A. Woods.

Certificate Issued October 20, 1908

No. 1

THE INTERNATIONAL TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1955

John W. Morey, Chairman of Board; John Evans, Chairman Executive Committee; Eugene H. Adams, President; G. W. Ballantine, Executive Vice-President Banking Dept.; C. Edgar Kettering, Executive Vice-President Trust Dept.; J. S. Kennedy, A. W. Pleasants, Vice-Presidents; Elmer W. Johnson and Richard P. Brown, Vice-Presidents and Trust Officers; Wilber H. Irion and P. K. Alexander, Jr., Assistant Vice-Presidents; O. E. Binkley, Treasurer; I. R. Selover, Secretary; G. E. McClelland, Assistant Treasurer; J. J. Reeves and George H. Thompson, Assistant Secretaries; Thomas D. Smith, Manager of Safe Deposit Dept.; Olin Brown, Auditor; C. F. Meyer, Trust Officer; Lloyd V. Craft, Asst. Sec. & Asst. Trust Officer; Milton G. Janecek, Thomas R. Walker, Robert J. Sullivan, Assistant Trust Officers; E. R. Bailey, Asst. Secretary and Assistant Trust Officer.

DIRECTORS FOR 1955

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, Clarence J. Daly, Montgomery Dorsey, John Evans, Gerald Hughes, Lafayette M. Hughes, Jr., C. Edgar Kettering, Hudson Moore, Jr., John W. Morey, Howard S. Robertson, Barry Morey Sullivan, M. D. Thatcher, James A. Woods.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$16,790,034.71	\$18,101,118.97	\$17,414,560.32	\$20,341,158.16
United States Government obligations, direct and guaranteed....	18,016,515.59	17,275,754.38	16,161,283.06	17,386,495.60
Obligations of States and political subdivisions	2,093,846.45	2,094,942.34	1,800,688.85	1,596,324.01
Other bonds, notes, and debentures	292,000.00	292,000.00	292,000.00	292,000.00
Corporate stocks (including stock of Federal Reserve Bank).....	90,005.00	90,005.00	90,005.00	105,005.00
Loans and discounts (including overdrafts)	26,565,498.65	28,316,256.88	27,771,288.58	28,990,961.74
Bank premises owned	339,276.02	329,841.02	352,250.41	545,058.28
Furniture and Fixtures	1.00	1.00	1.00	1.00
Other assets	311,598.83	283,336.74	256,098.41	353,269.52
Total Assets	\$64,498,776.25	\$66,783,256.33	\$64,138,175.63	\$69,610,273.31
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$41,317,506.33	\$43,995,971.21	\$40,369,589.98	\$44,358,292.04
Time deposits of individuals, partnerships, and corporations	9,831,600.14	10,241,905.71	10,350,976.81	10,841,185.69
Deposits of United States Government (including postal savings) ..	1,525,768.81	711,337.31	1,029,991.00	432,358.28
Deposits of States and political subdivisions	5,280,241.71	4,914,189.06	5,233,196.49	6,632,815.39
Deposits of banks	395,516.38	531,445.11	565,658.91	411,102.91
Other deposits (certified and officers' checks, etc.)	667,778.74	678,553.41	729,717.51	828,862.20
Total Deposits	\$59,018,412.11	\$61,073,401.81	\$58,279,130.70	\$63,504,616.51
Other liabilities	519,199.06	625,082.93	610,844.25	701,225.47
CAPITAL ACCOUNTS				
Capital	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00
Surplus	2,000,000.00	2,000,000.00	2,000,000.00	2,500,000.00
Undivided profits	1,238,319.79	1,306,926.30	1,387,355.39	1,223,586.04
Reserves (and retirement account for preferred capital)	722,845.29	777,845.29	860,845.29	680,845.29
Total Capital Accounts	\$ 4,961,165.08	\$ 5,084,771.59	\$ 5,248,200.68	\$ 5,404,431.33
Total Liabilities and Capital Accounts	\$64,498,776.25	\$66,783,256.33	\$64,138,175.63	\$69,610,273.31

OFFICERS FOR 1956

John W. Morey, Chairman of Board; John Evans, Chairman Executive Committee; Eugene H. Adams, President; G. W. Ballantine, Executive Vice-President Banking Department; C. Edgar Kettering, Executive Vice-President Trust Department; J. S. Kennedy, A. W. Pleasants, Vice-Presidents; Elmer W. Johnson and Richard P. Brown, Vice-Presidents and Trust Officers; Wilber H. Irion and P. K. Alexander, Jr., Assistant Vice-Presidents; O. E. Binkley, Treasurer; I. R. Selover, Secretary; J. J. Reeves, Assistant Secretary; Thomas D. Smith, Manager of Safe Deposit Department; Olin Brown, Auditor; G. E. McClelland, W. E. McCully, Assistant Treasurers; C. F. Meyer, Trust Officer; Lloyd V. Craft and E. R. Bailey, Assistant Secretaries and Assistant Trust Officers; Milton G. Janecek, Thomas R. Walker, Robert J. Sullivan, William R. Alexander, Donald H. Burkhardt, Assistant Trust Officers.

DIRECTORS FOR 1956

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, Clarence J. Daly, Montgomery Dorsey, John Evans, Gerald Hughes, Lafayette M. Hughes, Jr., C. Edgar Kettering, Hudson Moore, Jr., John W. Morey, Howard S. Robertson, Barry Morey Sullivan, M. D. Thatcher, James A. Woods.

Certificate Issued November 22, 1947

No. 444

MOUNTAIN STATES BANK, DENVER

(Denver County)

OFFICERS FOR 1955

Wm. G. Griffith, President; C. A. Land and T. J. Glasgow, Vice-Presidents; Ray L. Henning, Cashier; Richard L. Dunn, Assistant Cashier; Albert Smith, Auditor.

DIRECTORS FOR 1955

T. J. Glasgow, David G. Gordon, Wm. G. Griffith, D. R. Murphy, A. J. Kirch, C. A. Land, John E. Griffith, Wilbur M. Pryor, Jr., L. B. Stephens.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,731,265.12	\$ 2,178,815.52	\$ 1,561,700.60	\$ 2,213,675.00
United States Government obligations, direct and guaranteed	3,454,000.59	3,932,418.27	3,433,906.27	3,971,334.60
Obligations of States and political subdivisions	1,947,051.93	1,989,509.33	1,945,376.68	1,979,968.62
Other bonds, notes, and debentures	372,815.03	148,784.38	247,717.26	49,020.26
Corporate stocks (including stock of Federal Reserve Bank)		98,968.34		
Loans and discounts (including overdrafts)	4,740,339.77	5,436,797.34	6,085,808.42	6,181,769.44
Furniture and Fixtures	64,916.24	78,052.81	84,456.13	70,412.39
Other assets	51,255.81	61,184.09	66,031.57	75,741.24
Total Assets	\$12,361,644.49	\$13,924,530.08	\$13,424,996.93	\$14,541,921.55
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 6,825,855.99	\$ 7,956,091.11	\$ 7,645,353.61	\$ 8,581,178.37
Time deposits of individuals, partnerships, and corporations	4,199,029.14	4,205,413.18	4,358,594.28	4,555,087.71
Deposits of United States Government (including postal savings)	199,371.20	472,900.63	170,733.78	138,400.87
Deposits of States and political subdivisions	205,663.07	300,719.70	205,776.90	205,834.67
Other deposits (certified and officers' checks, etc.)	191,998.78	231,513.26	205,479.40	161,884.19
Total Deposits	\$11,621,918.18	\$13,166,637.88	\$12,585,937.97	\$13,642,385.81
Other liabilities	138,729.67	138,454.81	167,202.71	192,929.51
CAPITAL ACCOUNTS				
Capital	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00
Surplus	250,000.00	250,000.00	250,000.00	250,000.00
Undivided profits	100,996.64	119,437.39	171,856.25	206,606.23
Total Capital Accounts	\$ 600,996.64	\$ 619,437.39	\$ 671,856.25	\$ 706,606.23
Total Liabilities and Capital Accounts	\$12,361,644.49	\$13,924,530.08	\$13,424,996.93	\$14,541,921.55

OFFICERS FOR 1956

Wm. G. Griffith, President; C. A. Land, Vice-President; T. J. Glasgow, Vice-President and Trust Officer; Ray L. Henning, Cashier; Richard L. Dunn, Assistant Cashier; A. Smith, Auditor.

DIRECTORS FOR 1956

Wm. G. Griffith, C. A. Land, T. J. Glasgow, David G. Gordon, Wilbur M. Pryor, Jr., A. J. Kirch, D. R. Murphy, John E. Griffith, J. E. Collier.

Certificate Issued July 6, 1951

No. 453

NORTH DENVER BANK, DENVER

(Denver County)

OFFICERS FOR 1955

Etienne Perenyi, President; H. J. Bleakley, Executive Vice-President; H. R. Bachman, Jr., Cashier; Sydney E. Shuteran, Secretary; James S. Rogers, Assistant Cashier and Auditor; Edward F. Hanifen and Wesley G. Johnsen, Assistant Cashiers.

DIRECTORS FOR 1955

H. J. Bleakley, Neil R. Cullen, Melvin J. Kern, M. B. Mahoney, Etienne Perenyi, Michael Pomponio, Ben A. Radinsky, Sydney E. Shuteran, Anthony F. Zarlengo.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection				
United States Government obligations, direct and guaranteed	\$ 1,632,648.14	\$ 2,141,079.47	\$ 2,012,324.68	\$ 3,070,506.82
Obligations of States and political subdivisions	4,174,083.90	4,760,018.02	5,141,476.98	5,953,464.61
Other bonds, notes, and debentures	129,871.54	232,767.18	175,946.13	176,531.66
Loans and discounts (including overdrafts)	28,000.00		108,000.00	28,000.00
Furniture and Fixtures	4,062,852.39	4,358,123.14	4,452,912.43	4,613,977.54
Other assets	83,627.24	93,714.26	96,619.99	100,009.42
	30,140.97	13,514.12	4,203.58	1,214.06
Total Assets	\$10,141,224.18	\$11,599,216.19	\$11,991,483.79	\$13,943,704.11
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 5,251,113.51	\$ 5,931,420.30	\$ 5,932,282.76	\$ 7,503,545.46
Time deposits of individuals, partnerships, and corporations	2,830,374.73	3,164,962.94	3,451,866.68	4,020,403.10
Deposits of United States Government (including postal savings) ..	242,660.77	200,989.81	159,477.66	356,234.40
Deposits of States and political subdivisions	880,000.00	1,308,505.61	1,030,458.55	1,039,487.26
Other deposits (certified and officers' checks, etc.)	96,554.46	115,707.68	118,712.37	105,246.21
Total Deposits	\$ 9,300,703.47	\$10,721,586.34	\$10,692,798.02	\$13,024,916.43
Bills repayable, rediscounts, and other liabilities for borrowed money			350,000.00	
Other liabilities	268,587.67	310,086.91	345,618.40	347,926.97
CAPITAL ACCOUNTS				
Capital	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00
Surplus	250,000.00	250,000.00	250,000.00	250,000.00
Undivided profits	71,933.04	67,542.94	103,067.37	70,860.71
Total Capital Accounts	\$ 571,933.04	\$ 567,542.94	\$ 603,067.37	\$ 570,860.71
Total Liabilities and Capital Accounts	\$10,141,224.18	\$11,599,216.19	\$11,991,483.79	\$13,943,704.11

OFFICERS FOR 1956

Etienne Perenyi, President; H. J. Bleakley, Executive Vice-President; Wesley G. Johnsen, Cashier; John A. Mathis and Edward F. Hanifen, Assistant Cashiers; James S. Rogers, Comptroller; Sydney E. Shuteran, Secretary.

DIRECTORS FOR 1956

Neil R. Cullen, Etienne Perenyi, H. J. Bleakley, Melvin J. Kern, M. B. Mahoney, Michael Pomponio, Ben A. Radinsky, Sydney E. Shuteran, Anthony F. Zarlengo.

Certificate Issued January 12, 1955

No. 458

UNIVERSITY HILLS BANK, DENVER

(Denver County)

OFFICERS FOR 1955

J. Kernan Weckbaugh, President; Myron D. Neusteter, Vice-President; R. Y. Batterton, Cashier;
Chas. A. Haskell, Secretary.

DIRECTORS FOR 1955

J. Kernan Weckbaugh, Don T. Carney, R. Y. Batterton, Myron D. Neusteter, Chas. A. Haskell.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 51,324.00	\$ 51,854.00	\$ 247,472.17	\$ 390,488.78
United States Government obligations, direct and guaranteed	199,298.00	198,750.00	732,846.00	1,325,116.65
Loans and discounts (including overdrafts)			208,456.53	588,945.32
Bank premises owned			4,716.45	5,787.57
Furniture and Fixtures			9,779.58	17,415.31
Other assets			5,201.31	9,053.59
Total Assets	\$ 250,622.00	\$ 250,604.00	\$ 1,208,472.04	\$ 2,336,807.22
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..			\$ 635,454.35	\$ 1,278,107.35
Time deposits of individuals, partnerships, and corporations			246,208.55	513,327.00
Deposits of United States Government (including postal savings) ..			24,889.66	118,964.61
Deposits of States and political subdivisions				100,000.00
Other deposits (certified and officers' checks, etc.)			6,658.64	19,489.89
Total Deposits			\$ 913,211.20	\$ 2,029,888.85
Other liabilities			5,143.41	17,426.27
CAPITAL ACCOUNTS				
Capital	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	20,000.00	20,000.00	50,000.00	50,000.00
Undivided profits	30,622.00	30,604.00	40,117.43	39,492.10
Total Capital Accounts	\$ 250,622.00	\$ 250,604.00	\$ 290,117.43	\$ 289,492.10
Total Liabilities and Capital Accounts	\$ 250,622.00	\$ 250,604.00	\$ 1,208,472.04	\$ 2,336,807.22

OFFICERS FOR 1956

J. Kernan Weckbaugh, President; Adrian W. Smith, Executive Vice-President and Secretary;
Lambert Fielder, Cashier.

DIRECTORS FOR 1956

J. Kernan Weckbaugh, Adrian W. Smith, Don T. Carney, Myron Neusteter, J. E. Hackstaff,
Paul McWilliams, C. E. Mitton.

Certificate Issued May 29, 1950

No. 449

METROPOLITAN STATE BANK, DERBY

(Adams County)

OFFICERS FOR 1955

C. L. Mann, President; Richard L. Agnew, Vice-President; H. J. Fash, Cashier-Secretary;
Wynn M. Terwilliger, Assistant Cashier.

DIRECTORS FOR 1955

Kenneth S. Agnew, C. L. Mann, James F. Mann.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 601,414.38	\$ 559,475.41	\$ 828,691.77	\$ 544,189.58
United States Government obligations, direct and guaranteed	1,258,192.44	1,605,392.45	1,456,228.38	1,852,350.30
Obligations of States and political subdivisions	58,511.75	75,647.06	85,770.38	98,783.02
Loans and discounts (including overdrafts)	1,192,699.63	1,075,018.43	1,088,343.69	1,035,615.46
Furniture and Fixtures	34,745.75	34,753.25	34,961.25	32,210.04
Total Assets	\$ 3,145,563.95	\$ 3,350,286.60	\$ 3,493,995.47	\$ 3,563,148.40
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 1,592,001.85	\$ 1,656,591.78	\$ 1,703,399.15	\$ 1,828,028.43
Time deposits of individuals, partnerships, and corporations	669,772.21	663,220.54	712,423.73	772,960.86
Deposits of United States Government (including postal savings) ..	19,663.10	21,173.48	27,483.62	20,463.51
Deposits of States and political subdivisions	659,586.14	809,419.63	846,948.05	736,953.81
Other deposits (certified and officers' checks, etc.)	31,980.10	28,006.75	28,267.76	32,704.03
Total Deposits	\$ 2,973,003.40	\$ 3,178,412.18	\$ 3,318,522.31	\$ 3,391,110.64
Other liabilities	8,188.10	7,594.11	12,595.58	2,386.27
CAPITAL ACCOUNTS				
Capital	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus	35,000.00	35,000.00	35,000.00	35,000.00
Undivided profits	4,372.45	4,280.31	2,877.58	9,651.49
Total Capital Accounts	\$ 164,372.45	\$ 164,280.31	\$ 162,877.58	\$ 169,651.49
Total Liabilities and Capital Accounts	\$ 3,145,563.95	\$ 3,350,286.60	\$ 3,493,995.47	\$ 3,563,148.40

OFFICERS FOR 1956

C. L. Mann, President; Richard L. Agnew, Vice-President; H. J. Fash, Cashier-Secretary;
Arthur Delventhal, Assistant Cashier; Kenneth M. Agnew, Treasurer.

DIRECTORS FOR 1956

C. L. Mann, Kenneth S. Agnew, James F. Mann, Kenneth M. Agnew, Richard L. Agnew, H. J. Fash.

Certificate Issued April 27, 1908

No. 41

J. J. HARRIS & COMPANY, BANKERS, DOLORES

(Montezuma County)

OFFICERS FOR 1955

G. D. Taylor, President; E. W. Neal, Vice-President; T. R. Yowell, Vice-President and Cashier-Secretary.

DIRECTORS FOR 1955

Floyd C. Bradfield, Wilson Brumley, E. W. Neal, G. D. Taylor, T. R. Yowell.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,408,260.69	\$ 851,975.41	\$ 974,453.00	\$ 1,024,365.44
United States Government obligations, direct and guaranteed	1,250,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Obligations of States and political subdivisions	28,587.78	59,564.78	83,926.32	101,920.20
Other bonds, notes, and debentures		25,000.00	25,000.00	
Loans and discounts (including overdrafts)	1,428,480.13	2,027,627.69	1,595,970.17	2,003,376.57
Bank premises owned	40,000.00	40,000.00	35,000.00	35,000.00
Furniture and Fixtures	12,000.00	10,000.00	11,451.00	14,126.00
Real estate owned other than bank premises		1.00	15,001.00	15,001.00
Investments and other assets indirectly representing bank premises or other real estate	1.00			
Other assets	577.98	7,243.49	16,740.01	8,505.59
Total Assets	\$ 4,167,907.58	\$ 4,021,412.37	\$ 3,757,541.50	\$ 4,202,294.80

LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,957,928.19	\$ 2,028,064.75	\$ 1,698,030.70	\$ 2,064,147.32
Time deposits of individuals, partnerships, and corporations	1,258,411.34	1,346,558.18	1,328,814.35	1,416,008.73
Deposits of United States Government (including postal savings)	6,777.14	12,075.44	10,458.96	6,974.77
Deposits of States and political subdivisions	649,252.49	313,087.57	405,797.56	365,905.39
Deposits of banks	5,000.00	5,000.00	5,000.00	5,062.50
Other deposits (certified and officers' checks, etc.)	8,669.37	25,424.03	15,096.32	35,315.28
Total Deposits	\$ 3,886,038.53	\$ 3,730,209.97	\$ 3,463,197.89	\$ 3,893,413.99
Other liabilities	30,000.00	30,000.00	30,000.00	

CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	100,000.00	100,000.00	100,000.00
Surplus	100,000.00	100,000.00	100,000.00	150,000.00
Undivided profits	51,869.05	61,202.40	64,343.61	58,880.81
Total Capital Accounts	\$ 251,869.05	\$ 261,202.40	\$ 264,343.61	\$ 308,880.81
Total Liabilities and Capital Accounts	\$ 4,167,907.58	\$ 4,021,412.37	\$ 3,757,541.50	\$ 4,202,294.80

OFFICERS FOR 1956

G. D. Taylor, President; E. W. Neal, Vice-President; T. R. Yowell, Cashier-Secretary.

DIRECTORS FOR 1956

G. D. Taylor, E. W. Neal, Wilson Brumley, Floyd C. Bradfield, T. R. Yowell.

Certificate Issued January 17, 1949

No. 446

DOVE CREEK STATE BANK, DOVE CREEK

(Dolores County)

OFFICERS FOR 1955

Wm. R. McCormick, President; Wade Redford, Vice-President; Bruce M. Brandt, Executive Vice-President; James W. Hartshorn, Cashier.

DIRECTORS FOR 1955

Max Dalton, Wm. R. McCormick, Paul Martin, Wade Redford, Chas. A. Steen.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 390,065.02	\$ 678,673.60	\$ 308,968.88	\$ 941,897.54
United States Government obligations, direct and guaranteed	1,008,446.94	610,000.00	1,305,611.92	309,679.38
Obligations of States and political subdivisions	43,745.38	56,528.93	23,707.03	22,584.56
Loans and discounts (including overdrafts)	839,826.03	1,084,432.57	1,022,984.16	1,064,141.57
Furniture and Fixtures	7,732.42	6,500.00	8,490.00	8,000.00
Other assets	10.00	10.00		
Total Assets	\$ 2,289,825.79	\$ 2,436,145.10	\$ 2,669,761.99	\$ 2,346,303.05
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 1,618,803.43	\$ 1,654,003.73	\$ 1,822,759.19	\$ 1,484,860.28
Time deposits of individuals, partnerships, and corporations	292,165.20	349,125.73	396,054.96	409,585.41
Deposits of United States Government (including postal savings) .	666.77	756.82	574.33	4,514.65
Deposits of States and political subdivisions	174,450.58	214,094.69	227,799.47	194,967.03
Other deposits (certified and officers' checks, etc.)	24,812.55	16,989.64	22,052.81	21,820.81
Total Deposits	\$ 2,110,898.53	\$ 2,234,970.61	\$ 2,469,240.76	\$ 2,115,748.18
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	37,500.00	37,500.00	37,500.00	50,000.00
Undivided profits	41,427.26	63,674.49	63,021.23	80,554.87
Total Capital Accounts	\$ 178,927.26	\$ 201,174.49	\$ 200,521.23	\$ 230,554.87
Total Liabilities and Capital Accounts	\$ 2,289,825.79	\$ 2,436,145.10	\$ 2,669,761.99	\$ 2,346,303.05

OFFICERS FOR 1956

Wm. R. McCormick, President; Wade Redford, Vice-President; Bruce M. Brandt, Executive Vice-President; James W. Hartshorn, Cashier.

DIRECTORS FOR 1956

Max Dalton, Wm. R. McCormick, Paul Martin, Wade Redford, Chas. A. Steen.

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1955

C. L. Larsen, President; James G. Milne, Vice-President; F. A. Tyson, Cashier-Secretary;
W. L. Happel, Assistant Cashier.

DIRECTORS FOR 1955

C. L. Larsen, James G. Milne, Pearl M. Larsen, Robert G. Smith, F. A. Tyson.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 674,595.91	\$ 456,583.24	\$ 471,276.57	\$ 655,098.19
United States Government obligations, direct and guaranteed	1,274,972.63	977,912.25	1,047,030.88	949,425.50
Obligations of States and political subdivisions	13,649.14	16,295.52	5,372.26	2,137.86
Corporate stocks (including stock of Federal Reserve Bank)	3,000.00	4,050.00	4,050.00	4,050.00
Loans and discounts (including overdrafts)	899,800.27	1,199,005.09	1,059,444.81	1,048,702.46
Bank premises owned	1,250.00	1,000.00	1,000.00	500.00
Furniture and Fixtures	7,778.21	7,947.57	7,947.57	6,546.13
Other assets				450.00
Total Assets	\$ 2,875,046.16	\$ 2,662,793.67	\$ 2,596,122.09	\$ 2,666,910.14
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 1,682,879.77	\$ 1,484,731.16	\$ 1,454,562.29	\$ 1,613,848.56
Time deposits of individuals, partnerships, and corporations	720,153.36	645,006.53	718,904.61	643,232.45
Deposits of United States Government (including postal savings) ..	38,517.57	36,421.48	43,004.29	22,157.55
Deposits of States and political subdivisions	227,208.81	175,412.40	161,873.28	150,858.23
Other deposits (certified and officers' checks, etc.)	1,286.65	222.10	700.13	1,735.86
Total Deposits	\$ 2,670,046.16	\$ 2,341,793.67	\$ 2,379,044.60	\$ 2,431,832.65
Bills repayable, rediscounts, and other liabilities for borrowed money		102,000.00		
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	85,000.00	85,000.00	85,000.00
Undivided profits	105,000.00	84,000.00	82,077.49	100,077.49
Total Capital Accounts	\$ 205,000.00	\$ 219,000.00	\$ 217,077.49	\$ 235,077.49
Total Liabilities and Capital Accounts	\$ 2,875,046.16	\$ 2,662,793.67	\$ 2,596,122.09	\$ 2,666,910.14

OFFICERS FOR 1956

C. L. Larsen, President; James G. Milne, Vice-President; F. A. Tyson, Cashier-Secretary;
Marilyn E. Gustafson, Assistant Cashier; Beverly B. Cockroft, Treasurer.

DIRECTORS FOR 1956

C. L. Larsen, Pearl M. Larsen, James G. Milne, Robert G. Smith, F. A. Tyson

Certificate Issued January 3, 1951

No. 452

ENGLEWOOD STATE BANK, ENGLEWOOD

(Arapahoe County)

OFFICERS FOR 1955

J. C. Murphy, President; Ben E. Waggoner, Vice-President; Ivan L. Woodring, Vice-President; W. H. Flory, Assistant Vice-President; Sidney J. White, Cashier; Mary A. Waggoner, Assistant Cashier; Robert P. Jennett, Assistant Cashier; Ben E. Waggoner, Secretary.

DIRECTORS FOR 1955

J. C. Murphy, Leo C. Hollberg, Winston S. Howard, Ben E. Waggoner, Harry Groussinan, Ivan L. Woodring.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,083,780.59	\$ 1,932,136.02	\$ 2,242,657.82	\$ 1,826,859.59
United States Government obligations, direct and guaranteed	4,224,249.78	3,998,627.32	3,609,054.28	3,314,128.25
Obligations of States and political subdivisions	290,269.45	284,765.35	422,154.27	911,905.29
Other bonds, notes, and debentures			50,000.00	50,000.00
Corporate stocks (including stock of Federal Reserve Bank)	7,500.00	8,250.00	9,000.00	23,250.00
Loans and discounts (including overdrafts)	3,975,117.76	4,930,078.07	6,125,299.56	6,501,430.15
Bank premises owned	21,360.79	89,000.00	91,837.71	88,202.27
Furniture and Fixtures	50,000.00	50,000.00	75,506.30	74,802.66
Other assets	25,460.11	62,010.47	48,450.91	85,732.94
Total Assets	\$10,677,738.48	\$11,354,867.23	\$12,673,960.85	\$12,876,311.15
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 4,268,423.61	\$ 4,807,307.34	\$ 5,142,736.14	\$ 5,416,593.47
Time deposits of individuals, partnerships, and corporations	2,409,971.62	2,941,150.74	3,826,055.73	3,901,906.96
Deposits of United States Government (including postal savings) ..	157,191.90	45,546.80	128,224.50	310,728.86
Deposits of States and political subdivisions	2,335,477.65	2,272,338.40	2,039,611.38	1,175,398.56
Other deposits (certified and officers' checks, etc.)	994,469.19	815,580.90	946,622.77	607,813.55
Total Deposits	\$10,165,533.97	\$10,881,924.18	\$12,083,250.52	\$11,412,441.40
Bills repayable, rediscounts, and other liabilities for borrowed money				300,000.00
Other liabilities			212,473.53	287,556.03
CAPITAL ACCOUNTS				
Capital	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 225,000.00
Surplus	125,000.00	150,000.00	150,000.00	550,000.00
Undivided profits	237,204.51	172,943.05	78,236.80	101,313.72
Total Capital Accounts	\$ 512,204.51	\$ 472,943.05	\$ 378,236.80	\$ 876,313.72
Total Liabilities and Capital Accounts	\$10,677,738.48	\$11,354,867.23	\$12,673,960.85	\$12,876,311.15

OFFICERS FOR 1956

J. C. Murphy, President; Ben E. Waggoner, Vice-President and Secretary; Ivan L. Woodring, Vice-President; W. H. Flory, Assistant Vice-President; Winston S. Howard, Inactive Vice-President; Sidney J. White, Cashier; Mary A. Waggoner, Assistant Cashier.

DIRECTORS FOR 1956

J. C. Murphy, Winston S. Howard, Harry Groussman, Ben E. Waggoner, Ivan L. Woodring.

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1955

Chas. J. Elzi, President; William Whiles, Vice-President and Cashier-Secretary; Clemma Wiggett and Helen Susuras, Assistant Cashiers.

DIRECTORS FOR 1955

Chas. J. Elzi, James Brennan, Paul Nordstrom, William Whiles.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 179,628.52	\$ 176,217.23	\$ 147,306.14	\$ 205,555.27
United States Government obligations, direct and guaranteed ...	848,808.76	813,313.45	813,313.45	805,913.13
Obligations of States and political subdivisions	33,088.75	29,074.33	26,630.50	22,445.26
Loans and discounts (including overdrafts)	284,160.37	289,088.50	322,842.13	357,545.31
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 1,345,689.40	\$ 1,307,696.51	\$ 1,310,095.22	\$ 1,391,461.97
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 678,618.42	\$ 625,896.45	\$ 588,264.69	\$ 579,735.75
Time deposits of individuals, partnerships, and corporations	415,709.18	425,056.47	421,621.51	476,948.62
Deposits of United States Government (including postal savings)	1,488.98	1,870.76	1,357.06	1,283.06
Deposits of States and political subdivisions	78,032.01	68,512.20	106,534.88	148,400.91
Other deposits (certified and officers' checks, etc.)	17,151.24	26,349.13	25,508.85	19,035.13
Total Deposits	\$ 1,190,999.83	\$ 1,147,685.01	\$ 1,143,286.99	\$ 1,225,403.47
CAPITAL ACCOUNTS				
Capital	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	70,000.00	70,000.00	70,000.00	70,000.00
Undivided profits	53,414.46	59,775.88	66,528.84	66,058.50
Reserves (and retirement account for preferred capital)	1,275.11	235.62	279.39	
Total Capital Accounts	\$ 154,689.57	\$ 160,011.50	\$ 166,808.23	\$ 166,058.50
Total Liabilities and Capital Accounts	\$ 1,345,689.40	\$ 1,307,696.51	\$ 1,310,095.22	\$ 1,391,461.97

OFFICERS FOR 1956

Chas. J. Elzi, President; A. H. Schnell, Vice-President and Cashier-Secretary; Helen Susuras, Assistant Cashier.

DIRECTORS FOR 1956

Chas. J. Elzi, James Brennan, Paul Nordstrom, William Whiles.

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1955

Charles F. Hix, President; William G. Lewis, Vice-President; W. Kyle Miller, Cashier-Secretary; Roberta C. Straub, Assistant Cashier.

DIRECTORS FOR 1955

Charles F. Hix, Elsie J. Hix, William G. Lewis.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 625,993.28	\$ 347,522.79	\$ 620,550.82	\$ 366,104.58
United States Government obligations, direct and guaranteed	531,628.00	730,290.00	523,869.00	614,198.00
Obligations of States and political subdivisions	6,500.00	6,500.00	6,500.00	6,500.00
Loans and discounts (including overdrafts)	840,903.89	722,059.03	751,605.13	740,109.58
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 2,005,027.17	\$ 1,806,373.82	\$ 1,902,526.95	\$ 1,726,914.16
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	1,131,239.10	\$ 854,828.89	\$ 1,085,515.24	\$ 846,815.98
Time deposits of individuals, partnerships, and corporations	453,825.30	452,408.42	416,470.86	434,897.76
Deposits of United States Government (including postal savings) ..	41,910.97	58,673.94	38,448.65	19,770.66
Deposits of States and political subdivisions	189,489.58	237,924.88	183,935.69	228,117.26
Other deposits (certified and officers' checks, etc.)	52,818.85	52,818.85	30,318.85	40,318.85
Total Deposits	\$ 1,869,283.80	\$ 1,656,654.98	\$ 1,754,689.29	\$ 1,569,920.51
Other liabilities	3,830.57	3,595.27	5,110.70	5,280.20
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	75,000.00	75,000.00	90,000.00	90,000.00
Undivided profits	31,912.80	46,123.57	27,726.96	36,713.45
Total Capital Accounts	\$ 131,912.80	\$ 146,123.57	\$ 142,726.96	\$ 151,713.45
Total Liabilities and Capital Accounts	\$ 2,005,027.17	\$ 1,806,373.82	\$ 1,902,526.95	\$ 1,726,914.16

OFFICERS FOR 1956

Chas. F. Hix, President; George J. Hix, Vice-President; W. Kyle Miller, Cashier-Secretary; Roberta C. Straub, Assistant Cashier.

DIRECTORS FOR 1956

Chas. F. Hix, Elsie J. Hix, George J. Hix.

Certificate Issued January 26, 1914

No. 274

BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1955

J. C. Singleton, President; N. S. Rutherford, Vice-President; John Singleton, Jr., Cashier-Secretary; Violet W. Bullock, Assistant Cashier; Elsie P. Singleton, Assistant Cashier.

DIRECTORS FOR 1955

J. C. Singleton, N. S. Rutherford, John M. Boyle, John Singleton, Jr.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 330,832.57	\$ 351,655.01	\$ 315,837.83	\$ 352,298.05
United States Government obligations, direct and guaranteed ...	307,600.00	307,600.00	307,600.00	307,600.00
Obligations of States and political subdivisions	7,000.00	7,000.00	7,000.00	7,000.00
Loans and discounts (including overdrafts)	151,545.83	124,885.58	159,521.85	149,017.21
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	2.00	2.00	2.00	2.00
Other assets	600.00	1,256.25	1,725.00	1,331.25
Total Assets	\$ 797,582.40	\$ 792,400.84	\$ 791,688.68	\$ 817,250.51
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 464,669.28	\$ 483,266.23	\$ 404,686.61	\$ 420,690.11
Time deposits of individuals, partnerships, and corporations	60,533.89	55,323.79	50,518.64	54,427.76
Deposits of States and political subdivisions	199,314.53	176,863.29	254,894.43	256,333.44
Total Deposits	\$ 724,517.70	\$ 715,453.31	\$ 710,099.68	\$ 731,451.31
Other liabilities	326.19		161.71	315.64
CAPITAL ACCOUNTS				
Capital	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	32,738.51	36,947.53	41,427.29	45,483.56
Total Capital Accounts	\$ 72,738.51	\$ 76,947.53	\$ 81,427.29	\$ 85,483.56
Total Liabilities and Capital Accounts	\$ 797,582.40	\$ 792,400.84	\$ 791,688.68	\$ 817,250.51

OFFICERS FOR 1956

J. C. Singleton, President; N. S. Rutherford, Vice-President; John Singleton, Jr., Cashier-Secretary; Violet W. Bullock, Elsie P. Singleton, Assistant Cashiers.

DIRECTORS FOR 1956

J. C. Singleton, N. S. Rutherford, John Singleton, Jr., John M. Boyle.

Certificate Issued February 10, 1910

No. 50

THE FORT LUPTON STATE BANK, FORT LUPTON

(Weld County)

OFFICERS FOR 1955

M. B. Rhode, President; W. M. Ward, Executive Vice-President; R. W. Whyte, Cashier-Secretary.

DIRECTORS FOR 1955

M. B. Rhode, W. M. Ward, R. W. Whyte, Floyd E. Ball, N. Fern Ward.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 410,802.61	\$ 650,647.97	\$ 556,838.87	\$ 720,544.24
United States Government obligations, direct and guaranteed ..	1,129,159.39	1,021,326.09	1,025,048.76	1,293,779.62
Obligations of States and political subdivisions	325,809.96	339,853.23	354,174.06	322,230.53
Other bonds, notes, and debentures	20,000.00	20,000.00	20,000.00	20,000.00
Loans and discounts (including overdrafts)	1,235,179.38	1,300,875.20	1,428,857.23	1,198,293.11
Bank premises owned	50,000.00	49,000.00	49,000.00	45,000.00
Furniture and Fixtures	10,000.00	9,000.00	9,000.00	8,000.00
Other assets	940.54		478.23	
Total Assets	\$ 3,181,891.88	\$ 3,390,702.49	\$ 3,443,397.15	\$ 3,607,847.50
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	1,954,102.63	\$ 2,110,328.10	\$ 1,708,261.24	\$ 2,181,529.42
Time deposits of individuals, partnerships, and corporations	742,874.71	753,288.15	798,295.78	865,253.62
Deposits of States and political subdivisions	209,102.13	220,845.46	219,177.12	215,771.85
Other deposits (certified and officers' checks, etc.)	4,181.33	3,715.65	13,383.32	16,813.12
Total Deposits	\$ 2,910,260.80	\$ 3,088,177.36	\$ 2,739,117.46	\$ 3,279,368.01
Bills repayable, rediscounts, and other liabilities for borrowed money			400,000	
Other liabilities		15,000.00		
CAPITAL ACCOUNTS				
Capital	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus	75,000.00	75,000.00	75,000.00	100,000.00
Undivided profits	100,000.00	100,000.00	125,000.00	125,000.00
Reserves (and retirement account for preferred capital)	21,631.08	37,525.13	29,279.69	28,479.49
Total Capital Accounts	\$ 271,631.08	\$ 287,525.13	\$ 304,279.69	\$ 328,479.49
Total Liabilities and Capital Accounts	\$ 3,181,891.88	\$ 3,390,702.49	\$ 3,443,397.15	\$ 3,607,847.50

OFFICERS FOR 1956

M. B. Rhode, President; W. M. Ward, Executive Vice-President; R. W. Whyte, Cashier-Secretary.

DIRECTORS FOR 1956

M. B. Rhode, W. M. Ward, R. W. Whyte, Floyd E. Ball, N. Fern Ward.

Certificate Issued August 24, 1915

No. 291

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1955

J. H. Bloedorn, President; H. B. Bloedorn, Executive Vice-President; C. F. W. Bloedorn, Vice-President; J. H. Bloedorn, Jr., Cashier; H. E. Head, C. L. Williams, H. K. Schug, Jr., Florence Arbuthnot, Assistant Cashiers.

DIRECTORS FOR 1955

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, J. H. Bloedorn, Jr., H. E. Head, Alonzo Petteys.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,588,078.49	\$ 1,702,753.83	\$ 1,608,683.03	\$ 1,753,611.31
United States Government obligations, direct and guaranteed ...	3,244,308.01	3,053,831.26	3,099,538.26	3,341,235.89
Obligations of States and political subdivisions	455,882.43	434,024.09	440,882.43	496,874.00
Other bonds, notes, and debentures	70,000.00			
Corporate stocks (including stock of Federal Reserve Bank)	18,000.00	18,000.00	18,000.00	18,000.00
Loans and discounts (including overdrafts)	4,005,090.39	4,215,750.51	4,040,712.76	3,949,991.36
Bank premises owned	1.00	1.00	1.00	1.00
Other assets	6,695.34	2,774.16	5,590.93	8,327.66
Total Assets	\$ 9,388,055.66	\$ 9,427,134.85	\$ 9,213,408.46	\$ 9,568,041.22
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 5,332,871.11	\$ 5,514,186.92	\$ 4,950,970.15	\$ 5,271,899.32
Time deposits of individuals, partnerships, and corporations	2,281,963.35	2,371,396.03	2,308,324.05	2,405,065.40
Deposits of United States Government (including postal savings)	82,012.06	58,572.40	123,421.44	305,379.85
Deposits of States and political subdivisions	683,042.63	398,696.00	756,610.83	473,122.09
Other deposits (certified and officers' checks, etc.)	52,149.69	89,027.85	57,181.10	71,960.36
Total Deposits	\$ 8,432,038.84	\$ 8,431,879.20	\$ 8,196,507.57	\$ 8,527,427.02
Other liabilities	15,596.01	18,662.49	12,629.39	17,447.40
CAPITAL ACCOUNTS				
Capital	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	400,000.00	400,000.00	400,000.00	400,000.00
Undivided profits	340,420.81	376,593.16	404,271.50	423,166.80
Total Capital Accounts	\$ 940,420.81	\$ 976,593.16	\$ 1,004,271.50	\$ 1,023,166.80
Total Liabilities and Capital Accounts	\$ 9,388,055.66	\$ 9,427,134.85	\$ 9,213,408.46	\$ 9,568,041.22

OFFICERS FOR 1956

J. H. Bloedorn, President; H. B. Bloedorn, Executive Vice-President; C. F. W. Bloedorn, Vice-President; J. H. Bloedorn, Jr., Cashier; H. E. Head, C. L. Williams, H. K. Schug, Jr., Florence Arbuthnot, Assistant Cashiers.

DIRECTORS FOR 1956

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, J. H. Bloedorn, Jr., H. E. Head, Alonzo Petteys.

Certificate Issued August 6, 1908

No. 52

FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1955

Joe M. Fox, President; J. E. Brooks, Cashier; Donnell Reay, Assistant Cashier.

DIRECTORS FOR 1955

Mrs. H. W. Fox, Joe M. Fox, A. A. Keeling, Ben Tillotson.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 428,222.48	\$ 473,492.92	\$ 396,969.16	\$ 534,560.17
United States Government obligations, direct and guaranteed	495,403.55	526,600.00	564,989.36	664,132.64
Obligations of States and political subdivisions	3,000.00	10,645.68		6,743.57
Loans and discounts (including overdrafts)	662,129.51	663,332.26	639,153.86	606,753.55
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 1,588,757.54	\$ 1,674,072.86	\$ 1,601,114.38	\$ 1,812,191.93
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 673,578.23	\$ 779,824.54	\$ 677,729.53	\$ 846,407.77
Time deposits of individuals, partnerships, and corporations	603,582.29	612,876.45	638,677.51	670,133.19
Deposits of United States Government (including postal savings)	41,646.16	9,465.79	9,144.48	10,513.63
Deposits of States and political subdivisions	159,308.81	156,310.85	161,828.18	167,674.85
Other deposits (certified and officers' checks, etc.)	9,195.69	11,184.08	1,902.45	3,279.78
Total Deposits	\$ 1,487,311.18	\$ 1,569,661.71	\$ 1,489,282.15	\$ 1,698,009.22
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	27,500.00	30,000.00	30,000.00	40,000.00
Undivided profits	23,946.36	24,411.15	31,832.23	24,182.71
Total Capital Accounts	\$ 101,446.36	\$ 104,411.15	\$ 111,832.23	\$ 114,182.71
Total Liabilities and Capital Accounts	\$ 1,588,757.54	\$ 1,674,072.86	\$ 1,601,114.38	\$ 1,812,191.93

OFFICERS FOR 1956

Joe M. Fox, President; J. E. Brooks, Cashier; Donnell Reay, Assistant Cashier.

DIRECTORS FOR 1956

Mrs. H. W. Fox, Joe M. Fox, A. A. Keeling, Ben Tillotson, J. E. Brooks.

Certificate Issued March 18, 1946

No. 440

THE FRUITA STATE BANK, FRUITA

(Mesa County)

OFFICERS FOR 1955

Emmett Elizondo, President; D. Earle Brumbaugh and Vernon G. Huntley, Vice-Presidents;
James W. Mackley, Cashier-Secretary; Mary A. Etchemendy, Assistant Cashier.

DIRECTORS FOR 1955

Emmett Elizondo, Lincoln D. Coit, Vernon G. Huntley, Chas. S. Wilson, J. C. Wolfenbarger,
D. Earle Brumbaugh.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 339,463.87	\$ 338,208.31	\$ 340,228.24	\$ 435,721.21
United States Government obligations, direct and guaranteed	666,321.78	716,203.37	720,878.71	809,860.51
Corporate stocks (including stock of Federal Reserve Bank)				3,000.00
Loans and discounts (including overdrafts)	535,774.53	623,316.73	636,583.81	583,450.96
Bank premises owned	22,362.39	30,212.04	28,946.00	37,054.42
Furniture and Fixtures	6,137.96	12,144.84	10,690.99	
Total Assets	\$ 1,570,060.53	\$ 1,720,085.29	\$ 1,737,327.75	\$ 1,869,087.10
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 781,176.11	\$ 896,502.87	\$ 826,232.18	\$ 924,202.43
Time deposits of individuals, partnerships, and corporations	304,873.57	349,102.28	359,204.23	363,812.34
Deposits of United States Government (including postal savings) ..	14,047.23	20,566.56	4,939.19	74,836.93
Deposits of States and political subdivisions	348,434.94	335,219.14	418,516.52	383,571.20
Other deposits (certified and officers' checks, etc.)	1,848.13	5,279.74	1,223.93	3,407.71
Total Deposits	\$ 1,450,379.98	\$ 1,606,670.59	\$ 1,610,116.10	\$ 1,749,830.61
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	19,680.55	13,414.70	27,211.65	19,256.49
Total Capital Accounts	\$ 119,680.55	\$ 113,414.70	\$ 127,211.65	\$ 119,256.49
Total Liabilities and Capital Accounts	\$ 1,570,060.53	\$ 1,720,085.29	\$ 1,737,327.75	\$ 1,869,087.10

OFFICERS FOR 1956

Emmett Elizondo, President; D. Earle Brumbaugh, Vice-President; James W. Mackley, Cashier-Secretary; Mary E. Etchemendy, Assistant Cashier.

DIRECTORS FOR 1956

Emmett Elizondo, Lincoln D. Coit, Vernon G. Huntley, Chas. S. Wilson, J. C. Wolfenbarger,
D. Earle Brumbaugh.

Certificate Issued June 30, 1915

No. 288

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1955

H. E. McKeever, President; J. B. McKeever, Vice-President; L. R. Coy, Cashier-Secretary;
C. B. Kennedy, Assistant Cashier.

DIRECTORS FOR 1955

L. R. Coy, M. H. Durham, H. E. McKeever, J. B. McKeever, L. N. Thompson.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 223,518.33	\$ 182,290.67	\$ 226,654.50	\$ 264,968.24
United States Government obligations, direct and guaranteed ...	679,057.75	582,410.00	572,410.00	548,350.50
Loans and discounts (including overdrafts)	340,421.29	448,735.73	388,738.90	474,359.95
Bank premises owned	11,500.00	10,000.00	10,000.00	8,000.00
Furniture and Fixtures	1,500.00	1,000.00	1,000.00	1,000.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 1,255,998.37	\$ 1,224,437.40	\$ 1,198,804.40	\$ 1,296,679.69
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	698,692.93	\$ 678,262.02	\$ 635,394.76	\$ 703,238.33
Time deposits of individuals, partnerships, and corporations	202,818.67	209,378.83	223,761.09	252,479.49
Deposits of United States Government (including postal savings)	26,092.50	6,636.82	6,356.96	4,984.75
Deposits of States and political subdivisions	197,531.87	190,675.77	202,294.34	194,075.34
Other deposits (certified and officers' checks, etc.)	28,372.28	38,775.03	28,669.61	32,979.21
Total Deposits	\$ 1,153,508.25	\$ 1,123,728.47	\$ 1,096,476.76	\$ 1,193,757.12
Other liabilities	1,050.00			
CAPITAL ACCOUNTS				
Capital	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00
Surplus	35,000.00	35,000.00	35,000.00	45,000.00
Undivided profits	31,440.12	30,708.93	32,327.64	22,922.57
Total Capital Accounts	\$ 101,440.12	\$ 100,708.93	\$ 102,327.64	\$ 102,922.57
Total Liabilities and Capital Accounts	\$ 1,255,998.37	\$ 1,224,437.40	\$ 1,198,804.40	\$ 1,296,679.69

OFFICERS FOR 1956

H. E. McKeever, President; J. B. McKeever, Vice-President; C. B. Kennedy, Cashier-Secretary;
J. L. Tice, Jr., Assistant Cashier.

DIRECTORS FOR 1956

M. H. Durham, C. B. Kennedy, J. B. McKeever, H. E. McKeever, L. N. Thompson.

Certificate Issued June 16, 1950

No. 450

MIDDLE PARK BANK, GRANBY

(Grand County)

OFFICERS FOR 1955

R. A. Jennings, President; M. P. Ogden, Vice-President; Morris M. Long, Cashier-Secretary;
Jack L. Knudson, Assistant Cashier.

DIRECTORS FOR 1955

R. A. Jennings, M. P. Ogden, Earl L. Payne, H. A. Selak, Morris M. Long.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 334,986.80	\$ 237,713.14	\$ 254,190.70	\$ 358,885.06
United States Government obligations, direct and guaranteed	666,343.75	766,218.75	621,093.75	715,005.50
Obligations of States and political subdivisions	6,155.24	8,500.00	8,014.48	12,014.48
Other bonds, notes, and debentures	20,000.00	20,000.00	20,000.00	20,000.00
Loans and discounts (including overdrafts)	600,675.81	670,568.16	802,097.83	743,176.23
Furniture and Fixtures	9,199.69	8,078.89	8,078.89	6,924.50
Other assets	2,954.15	2,417.49	2,787.39	2,431.79
Total Assets	\$ 1,640,315.44	\$ 1,713,496.43	\$ 1,716,263.04	\$ 1,858,437.56
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 728,114.03	\$ 732,658.19	\$ 713,170.47	\$ 736,163.68
Time deposits of individuals, partnerships, and corporations	242,358.24	279,523.81	301,088.14	371,130.01
Deposits of United States Government (including postal savings) ..	13,661.00	105,038.38	4,663.38	193,448.83
Deposits of States and political subdivisions	523,573.51	447,720.48	417,436.25	414,191.11
Other deposits (certified and officers' checks, etc.)	9,094.32	17,057.18	47,479.84	5,514.87
Total Deposits	\$ 1,516,801.10	\$ 1,581,998.04	\$ 1,483,838.08	\$ 1,720,448.50
Bills repayable, rediscounts, and other liabilities for borrowed money			100,000.00	
Other liabilities	19,438.92	20,654.67	19,482.02	17,784.16
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	40,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	14,075.42	10,843.72	12,942.94	20,204.90
Total Capital Accounts	\$ 104,075.42	\$ 110,843.72	\$ 112,942.94	\$ 120,204.90
Total Liabilities and Capital Accounts	\$ 1,640,315.44	\$ 1,713,496.43	\$ 1,716,263.04	\$ 1,858,437.56

OFFICERS FOR 1956

R. A. Jennings, President; M. P. Ogden, Vice-President; Morris M. Long, Cashier-Secretary;
John H. Minor, Assistant Cashier.

DIRECTORS FOR 1956

R. A. Jennings, Morris M. Long, M. P. Ogden, Earl L. Payne, H. A. Selak.

Certificate Issued November 16, 1925

No. 422

UNITED STATES BANK OF GRAND JUNCTION, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1955

E. L. Bacon, President; LeRoy Bacon, Executive Vice-President; W. D. Ela, C. E. Poister, M. M. Bagby, Vice-Presidents; H. P. Johnson, H. T. Steffens, Delbert Wanzer, Assistant Vice-Presidents; Herbert L. Bacon, Cashier-Secretary; J. E. Brown, J. K. Morris, R. D. Tongish, Alice R. Elder, Assistant Cashiers; Marvin Dershem, Assistant Auditor.

DIRECTORS FOR 1955

E. L. Bacon, LeRoy Bacon, W. D. Ela, Herbert L. Bacon, C. E. Poister, C. L. Mann.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 5,093,280.48	\$ 4,838,757.76	\$ 4,231,936.29	\$ 6,392,444.04
United States Government obligations, direct and guaranteed	3,430,696.90	3,430,307.21	3,354,514.67	3,145,122.16
Obligations of States and political subdivisions	136,241.20	119,089.33	118,455.36	110,361.19
Other bonds, notes, and debentures ..	10,000.00	10,000.00	10,000.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank)	20,250.00	21,000.00	24,000.00	24,000.00
Loans and discounts (including overdrafts)	7,651,855.29	7,856,611.37	7,422,973.25	6,631,783.37
Bank premises owned	85,000.00	77,000.00	69,000.00	69,000.00
Furniture and fixtures	40,000.00	36,000.00	34,000.00	34,000.00
Real estate owned other than bank premises	29,250.00	29,250.00	49,950.00	49,950.00
Other assets	21,848.72	14,569.27	88,101.93	63,225.81
Total Assets	\$16,518,422.59	\$16,432,584.94	\$15,402,931.55	\$16,529,886.57
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$10,078,538.81	\$ 9,948,236.99	\$ 9,091,882.92	\$10,058,307.85
Time deposits of individuals, partnerships, and corporations	1,965,928.05	2,399,265.94	2,036,744.20	2,156,104.38
Deposits of United States Government (including postal savings) ..	282,389.73	246,741.26	307,592.25	425,744.31
Deposits of States and political subdivisions	821,214.51	643,928.16	932,963.46	1,028,075.73
Deposits of banks	2,399,300.14	2,177,205.95	2,000,650.89	1,755,350.98
Other deposits (certified and officers' checks, etc.)	221,255.14	118,027.49	130,691.39	144,497.89
Total Deposits	\$15,768,626.38	\$15,533,405.79	\$14,500,525.11	\$15,568,081.14
Other liabilities	24,542.61	123,912.83	46,708.03	138,998.13
CAPITAL ACCOUNTS				
Capital	\$ 200,000.00	\$ 200,000.00	\$ 300,000.00	\$ 300,000.00
Surplus	475,000.00	500,000.00	500,000.00	500,000.00
Undivided profits	50,271.60	75,266.32	55,698.41	22,807.30
Total Capital Accounts	\$ 725,271.60	\$ 775,266.32	\$ 855,698.41	\$ 822,807.30
Total Liabilities and Capital Accounts	\$16,518,422.59	\$16,432,584.94	\$15,402,931.55	\$16,529,886.57

OFFICERS FOR 1956

E. L. Bacon, President; LeRoy Bacon, Executive Vice-President; W. D. Ela, C. E. Poister, M. M. Bagby, Donald Dugan, Vice-Presidents; H. T. Steffens, Delbert Wanzer and H. A. Thornton, Assistant Vice-Presidents; Herbert L. Bacon, Cashier-Secretary; J. E. Brown, J. K. Morris and R. D. Tongish, Assistant Cashiers; Raleigh Flanders, Agriculture Representative; Marvin Dershem, Assistant Auditor.

DIRECTORS FOR 1956

E. L. Bacon, LeRoy Bacon, Herbert L. Bacon, W. D. Ela, C. E. Poister, C. L. Mann.

Certificate Issued February 24, 1908

No. 59

THE WELD COUNTY SAVINGS BANK, GREELEY

(Weld County)

OFFICERS FOR 1955

D. H. Jackson, President; W. M. Stockover, Executive Vice-President; C. W. von Trotha, Vice-President; A. H. Olsen, Cashier; L. E. Roberts, B. R. Richardson, John D. Goltry, Henry C. Gosselin, Assistant Cashiers.

DIRECTORS FOR 1955

Henry I. Brown, Norman M. Dean, Frank Eckhardt, Barnard Houtchens, D. H. Jackson, Carl B. Sanborn, W. M. Stockover, Claude W. von Trotha.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,204,360.64	\$ 1,839,264.10	\$ 1,683,000.06	\$ 2,030,844.16
United States Government obligations, direct and guaranteed	1,294,507.63	1,000,798.13	1,264,600.13	1,732,285.88
Obligations of States and political subdivisions	269,692.38	264,875.19	250,449.10	229,455.39
Other bonds, notes, and debentures	11,945.00	6,957.50	6,957.50	6,957.50
Loans and discounts (including overdrafts)	4,474,563.75	4,426,597.26	4,358,721.86	4,069,583.01
Furniture and Fixtures	20,000.00	30,000.00	28,000.00	27,000.00
Real estate owned other than bank premises	4,842.84	4,829.75	1.00	1.00
Total Assets	\$ 7,279,912.24	\$ 7,573,321.93	\$ 7,591,729.65	\$ 8,096,126.94
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 3,305,127.70	\$ 3,626,243.79	\$ 3,403,993.71	\$ 3,926,543.59
Time deposits of individuals, partnerships, and corporations	3,049,793.99	3,068,494.36	3,191,860.35	3,216,544.67
Deposits of United States Government (including postal savings)	67,207.77	94,276.53	92,924.35	67,815.22
Deposits of States and political subdivisions	296,988.96	173,757.43	323,186.19	298,568.15
Other deposits (certified and officers' checks, etc.)	44,698.44	79,664.06	39,850.72	39,656.13
Total Deposits	\$ 6,763,816.86	\$ 7,042,436.17	\$ 7,051,815.32	\$ 7,549,127.76
Other liabilities	34,263.45	39,761.45	39,335.62	35,715.81
CAPITAL ACCOUNTS				
Capital	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	200,000.00	200,000.00	200,000.00
Undivided profits	81,831.93	91,124.31	100,578.71	111,283.37
Total Capital Accounts	\$ 481,831.93	\$ 491,124.31	\$ 500,578.71	\$ 511,283.37
Total Liabilities and Capital Accounts	\$ 7,279,912.24	\$ 7,573,321.93	\$ 7,591,729.65	\$ 8,096,126.94

OFFICERS FOR 1956

D. H. Jackson, President; W. M. Stockover, Executive Vice-President; C. W. von Trotha, Vice-President; A. H. Olsen, Cashier; L. E. Roberts, John Goltry, B. R. Richardson, Henry C. Gosselin, Assistant Cashiers.

DIRECTORS FOR 1956

D. H. Jackson, W. M. Stockover, C. W. von Trotha, Carl B. Sanborn, Henry I. Brown, Barnard Houtchens, Frank A. Eckhardt, Norman M. Dean.

Certificate Issued December 23, 1910

No. 207

THE GUNNISON BANK & TRUST COMPANY, GUNNISON

(Gunnison County)

OFFICERS FOR 1955

A. E. Fordham, President; Frank S. Eastman, Vice-President; E. B. Harlow, Cashier-Secretary;
Sam C. Hartman and Helen B. Tucker, Assistant Cashiers.

DIRECTORS FOR 1955

A. E. Fordham, Ralph R. Allen, Frank S. Eastman, Craig A. Goodwin, Warren R. Mergelman,
Lang Spann.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 541,424.12	\$ 539,303.22	\$ 322,771.79	\$ 573,442.22
United States Government obligations, direct and guaranteed	294,000.00	294,000.00	169,000.00	269,554.76
Obligations of States and political subdivisions	5,000.00	9,196.92		3,787.13
Corporate stocks (including stock of Federal Reserve Bank)	4,800.00	4,800.00	4,800.00	4,800.00
Loans and discounts (including overdrafts)	964,226.41	865,460.29	978,001.99	907,365.13
Bank premises owned	9,000.00	63,755.24	45,000.00	57,755.24
Furniture and Fixtures	9,500.00	21,300.00	22,000.00	21,346.00
Investments and other assets indirectly representing bank premises or other real estate	10,320.00		18,755.24	
Total Assets	\$ 1,838,270.53	\$ 1,797,815.67	\$ 1,560,329.02	\$ 1,838,050.48
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,064,416.00	\$ 1,134,035.40	\$ 928,825.91	\$ 1,215,191.02
Time deposits of individuals, partnerships, and corporations	232,051.70	297,059.83	251,262.76	307,674.08
Deposits of United States Government (including postal savings)	4,237.50	3,937.50	11,105.73	14,274.39
Deposits of States and political subdivisions	341,027.68	170,938.78	130,101.84	115,230.07
Other deposits (certified and officers' checks, etc.)	321.74		458.44	2,599.49
Total Deposits	\$ 1,642,054.62	\$ 1,605,971.51	\$ 1,321,754.68	\$ 1,654,969.05
Other liabilities	7,164.63	12,248.55	8,915.86	8,362.98
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	110,000.00	110,000.00	110,000.00	110,000.00
Undivided profits	29,051.28	19,595.61	7,058.48	14,718.45
Total Capital Accounts	\$ 189,051.28	\$ 179,595.61	\$ 167,058.48	\$ 174,718.45
Total Liabilities and Capital Accounts	\$ 1,838,270.53	\$ 1,797,815.67	\$ 1,560,329.02	\$ 1,838,050.48

OFFICERS FOR 1956

A. E. Fordham, President; Frank S. Eastman, Vice-President and Cashier-Secretary; James R. Cameron, Sam C. Hartman, Helen B. Tucker, Assistant Cashiers.

DIRECTORS FOR 1956

Ralph R. Allen, Frank S. Eastman, A. E. Fordham, Craig A. Goodwin, W. R. Mergelman,
W. Verne Mauer.

Certificate Issued February 10, 1944

No. 436

HAXTUN COMMUNITY BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1955

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan, Cashier-Secretary.

DIRECTORS FOR 1955

Ralph L. Scott, Fred M. Swisher, Philip Ruch, L. F. Yowell, A. Sullivan.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 233,842.88	\$ 264,285.78	\$ 245,052.85	\$ 368,019.66
United States Government obligations, direct and guaranteed	956,500.00	931,500.00	951,500.00	900,258.44
Loans and discounts (including overdrafts)	416,662.92	546,778.44	412,799.96	510,696.44
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 1,607,007.80	\$ 1,742,566.22	\$ 1,609,354.81	\$ 1,778,976.54
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,044,463.12	\$ 1,178,747.49	\$ 1,081,776.76	\$ 1,162,534.25
Time deposits of individuals, partnerships, and corporations	329,043.50	318,709.99	279,323.96	244,552.34
Deposits of United States Government (including postal savings)	4,472.36	8,991.15	8,802.92	6,509.10
Deposits of States and political subdivisions	86,299.25	73,828.14	84,834.91	185,659.00
Other deposits (certified and officers' checks, etc.)	2,536.71	6,367.28	2,839.50	8,406.83
Total Deposits	\$ 1,466,814.94	\$ 1,586,644.05	\$ 1,457,578.05	\$ 1,607,661.52
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	60,192.86	75,922.17	71,776.76	66,315.02
Reserves (and retirement account for preferred capital)	5,000.00	5,000.00	5,000.00	5,000.00
Total Capital Accounts	\$ 140,192.86	\$ 155,922.17	\$ 151,776.76	\$ 171,315.02
Total Liabilities and Capital Accounts	\$ 1,607,007.80	\$ 1,742,566.22	\$ 1,609,354.81	\$ 1,778,976.54

OFFICERS FOR 1956

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan, Cashier-Secretary.

DIRECTORS FOR 1956

Ralph L. Scott, Fred M. Swisher, Philip Ruch, L. F. Yowell, A. Sullivan.

Certificate Issued November 21, 1919

No. 382

HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1955

Gale E. Heiman, President; R. W. Hibbert, Jr., and John Poelma, Vice-Presidents; I. E. Boggs, Executive Vice-President and Cashier-Secretary; Orlo H. Douglass, Assistant Cashier.

DIRECTORS FOR 1955

R. L. Swedlund, Gale E. Heiman, R. W. Hibbert, Jr., John Poelma, I. E. Boggs.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 91,085.92	\$ 138,644.93	\$ 136,548.80	\$ 169,764.48
United States Government obligations, direct and guaranteed ...	178,786.25	203,786.25	185,786.25	282,125.25
Loans and discounts (including overdrafts)	365,383.74	325,324.36	348,071.17	282,700.61
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	7,701.60	6,707.21	6,707.21	5,712.82
Other assets	805.76	795.78	814.32	441.39
Total Assets	\$ 643,764.27	\$ 675,259.53	\$ 677,928.75	\$ 740,745.55
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 293,993.82	\$ 334,565.41	\$ 355,062.01	\$ 396,139.96
Time deposits of individuals, partnerships, and corporations	119,024.21	110,543.50	93,625.69	110,155.78
Deposits of United States Government (including postal savings)	7,762.16	5,128.13	9,703.17	13,429.46
Deposits of States and political subdivisions	168,527.51	168,637.18	168,654.35	167,682.59
Other deposits (certified and officers' checks, etc.)	438.55	1,393.94	768.50	723.71
Total Deposits	\$ 589,746.25	\$ 620,268.46	\$ 627,813.72	\$ 688,131.50
Other liabilities				1,500.00
CAPITAL ACCOUNTS				
Capital	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits	4,018.02	4,991.07	115.03	1,114.05
Total Capital Accounts	\$ 54,018.02	\$ 54,991.07	\$ 50,115.03	\$ 51,114.05
Total Liabilities and Capital Accounts	\$ 643,764.27	\$ 675,259.53	\$ 677,928.75	\$ 740,745.55

OFFICERS FOR 1956

Gale E. Heiman, President; R. W. Hibbert, Jr., and John Poelma, Vice-Presidents; Imogene E. Boggs, Executive Vice-President and Cashier-Secretary; Orlo H. Douglass, Assistant Cashier.

DIRECTORS FOR 1956

R. L. Swedlund, Gale E. Heiman, R. W. Hibbert, Jr., John Poelma, Imogene E. Boggs.

Certificate Issued July 11, 1930

No. 425

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS

(Delta County)

OFFICERS FOR 1955

H. H. Addams, President; Ola M. Taylor, Vice-President; James L. Addams, Cashier-Secretary,
Walter E. Addams, Assistant Cashier.

DIRECTORS FOR 1955

H. H. Addams, James L. Addams, Walter E. Addams, Ola M. Taylor, Melvin B. White.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 412,690.27	\$ 466,706.72	\$ 399,164.01	\$ 497,667.19
United States Government obligations, direct and guaranteed	539,142.73	804,369.63	564,473.63	872,322.13
Obligations of States and political subdivisions	9,000.00	9,000.00	6,500.00	16,500.00
Corporate stocks (including stock of Federal Reserve Bank)	3,000.00	3,000.00	3,000.00	3,000.00
Loans and discounts (including overdrafts)	591,679.21	506,174.42	612,650.89	513,350.86
Bank premises owned	5,500.00	5,000.00	4,500.00	4,000.00
Furniture and Fixtures	500.00	500.00	1.00	1.00
Real estate owned other than bank premises	2.00	2.00	2.00	2.00
Total Assets	\$ 1,561,514.21	\$ 1,794,752.77	\$ 1,590,291.53	\$ 1,906,843.18
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,020,476.10	\$ 1,169,883.34	\$ 974,377.71	\$ 1,297,525.04
Time deposits of individuals, partnerships, and corporations	312,825.21	379,927.94	378,521.23	362,826.08
Deposits of United States Government (including postal savings) ..	5,289.27	12,146.64	5,508.50	7,997.47
Deposits of States and political subdivisions	56,547.43	54,996.49	54,167.40	55,158.91
Other deposits (certified and officers' checks, etc.)	9,372.50	15,738.52	10,691.54	12,060.67
Total Deposits	\$ 1,404,510.51	\$ 1,632,692.93	\$ 1,423,266.38	\$ 1,735,568.17
Other liabilities	2,000.00	2,500.00	2,500.00	2,500.00
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	75,000.00	75,000.00	75,000.00	75,000.00
Undivided profits	55,003.70	53,559.84	56,711.23	55,592.20
Reserves (and retirement account for preferred capital)		6,000.00	7,813.92	13,182.81
Total Capital Accounts	\$ 155,003.70	\$ 159,559.84	\$ 164,525.15	\$ 168,775.01
Total Liabilities and Capital Accounts	\$ 1,561,514.21	\$ 1,794,752.77	\$ 1,590,291.53	\$ 1,906,843.18

OFFICERS FOR 1956

H. H. Addams, President; Ola M. Taylor, Vice-President; James L. Addams, Cashier-Secretary;
Walter E. Addams, Assistant Cashier.

DIRECTORS FOR 1956

H. H. Addams, James L. Addams, Walter E. Addams, Ola M. Taylor, Melvin B. White.

Certificate Issued November 15, 1944

No. 438

FIRST STATE BANK, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1955

Claude L. Stout, President; C. R. Hackethal, Vice-President; Leatha C. Ives, Cashier-Secretary and Treasurer; Helen L. Buck, Assistant Cashier.

DIRECTORS FOR 1955

Claude L. Stout, C. R. Hackethal, Leatha C. Ives.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 162,867.44	\$ 160,962.82	\$ 146,703.36	\$ 176,715.06
United States Government obligations, direct and guaranteed	338,000.00	338,000.00	338,000.00	338,000.00
Loans and discounts (including overdrafts)	245,428.21	303,898.85	301,225.84	329,885.23
Furniture and Fixtures	13,500.00	12,750.00	12,000.00	11,250.00
Other assets	600.00	400.00	200.00	
Total Assets	\$ 760,395.65	\$ 816,011.67	\$ 798,129.20	\$ 855,850.29
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 486,623.76	\$ 522,448.03	\$ 549,430.62	\$ 608,641.13
Time deposits of individuals, partnerships, and corporations	46,314.31	45,032.04	42,506.05	48,497.32
Deposits of United States Government (including postal savings)	9,158.87	12,443.61	9,229.98	6,421.90
Deposits of States and political subdivisions	144,513.83	160,994.84	118,316.97	112,589.64
Other deposits (certified and officers' checks, etc.)	256.00		2,030.26	2,227.00
Total Deposits	\$ 686,866.77	\$ 740,918.52	\$ 721,513.88	\$ 778,376.99
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	23,528.88	25,093.15	26,615.32	27,473.30
Total Capital Accounts	\$ 73,528.88	\$ 75,093.15	\$ 76,615.32	\$ 77,473.30
Total Liabilities and Capital Accounts	\$ 760,395.65	\$ 816,011.67	\$ 798,129.20	\$ 855,850.29

OFFICERS FOR 1956

Claude L. Stout, President; C. R. Hackethal, Vice-President; Leatha C. Ives, Cashier-Secretary and Treasurer; Helen L. Buck, Assistant Cashier.

DIRECTORS FOR 1956

Claude L. Stout, C. R. Hackethal, Leatha C. Ives.

Certificate Issued September 27, 1910

No. 198

THE IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1955

Morrill E. Turner, President; Virginia L. Turner, Vice-President; Emmet Hott, Cashier-Secretary.

DIRECTORS FOR 1955

Morrill E. Turner, Virginia L. Turner, Emmet Hott.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 200,194.84	\$ 313,429.67	\$ 257,801.90	\$ 293,194.98
United States Government obligations, direct and guaranteed ...	245,157.50	414,299.75	364,798.00	513,777.50
Obligations of States and political subdivisions	3,780.22	17,691.62		36,261.75
Other bonds, notes, and debentures	30,000.00	30,000.00	30,000.00	30,000.00
Loans and discounts (including overdrafts)	369,686.12	249,718.17	302,349.34	217,410.91
Bank premises owned	2,816.00	2,414.00	2,414.00	2,012.00
Furniture and Fixtures				614.40
Other assets		63.46		
Total Assets	\$ 851,634.68	\$ 1,027,616.67	\$ 957,363.24	\$ 1,093,271.54
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 492,900.78	\$ 592,219.79	\$ 549,102.30	\$ 633,600.22
Time deposits of individuals, partnerships, and corporations	176,950.24	193,112.28	207,300.87	222,075.81
Deposits of United States Government (including postal savings)	1,031.25	13,233.58	10,059.90	20,047.25
Deposits of States and political subdivisions	89,238.63	106,655.03	96,709.51	112,734.19
Other deposits (certified and officers' checks, etc.)	14,135.78	38,963.28	9,522.56	12,999.86
Total Deposits	\$ 774,256.68	\$ 944,183.96	\$ 872,695.14	\$ 1,001,457.33
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	35,000.00	35,000.00	42,000.00
Undivided profits	27,378.00	23,432.71	24,668.10	24,814.21
Total Capital Accounts	\$ 77,378.00	\$ 83,432.71	\$ 84,668.10	\$ 91,814.21
Total Liabilities and Capital Accounts	\$ 851,634.68	\$ 1,027,616.67	\$ 957,363.24	\$ 1,093,271.54

OFFICERS FOR 1956

Morrill E. Turner, President; Virginia L. Turner, Vice-President; Emmet Hott, Cashier-Secretary.

DIRECTORS FOR 1956

Morrill E. Turner, Virginia L. Turner, Emmet Hott.

Certificate Issued June 17, 1946

No. 442

THE CITIZENS STATE BANK, KEENESBURG

(Weld County)

OFFICERS FOR 1955

C. H. Starks, President; R. A. Babcock, Chairman of Board; Harry A. Pippin, Cashier-Secretary;
Evelyn D. Tegtman, Assistant Cashier.

DIRECTORS FOR 1955

R. A. Babcock, C. H. Starks, Harry A. Pippin.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 249,492.07	\$ 311,880.25	\$ 228,615.73	\$ 347,455.55
United States Government obligations, direct and guaranteed	526,801.57	576,801.57	526,410.95	650,746.95
Obligations of States and political subdivisions	20,000.00	20,000.00	20,000.00	
Loans and discounts (including overdrafts)	729,311.84	697,851.17	672,956.64	577,163.16
Bank premises owned	16,000.00	14,000.00	14,000.00	12,000.00
Furniture and Fixtures	14,117.84	12,706.06	12,706.06	11,570.45
Other assets			78.46	
Total Assets	\$ 1,555,723.32	\$ 1,633,239.05	\$ 1,474,767.84	\$ 1,598,936.11
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 621,084.04	\$ 738,227.88	\$ 549,518.23	\$ 608,283.58
Time deposits of individuals, partnerships, and corporations	345,544.47	349,859.06	376,696.90	437,483.28
Deposits of United States Government (including postal savings) ..	6,585.92	18,406.16	5,487.83	17,792.55
Deposits of States and political subdivisions	466,310.78	409,964.05	417,126.31	422,256.39
Other deposits (certified and officers' checks, etc.)	5,678.68	5,309.84	19,440.20	8,753.10
Total Deposits	\$ 1,445,203.89	\$ 1,521,766.99	\$ 1,368,269.47	\$ 1,494,568.90
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	10,519.43	11,472.06	6,498.37	4,367.21
Total Capital Accounts	\$ 110,519.43	\$ 111,472.06	\$ 106,498.37	\$ 104,367.21
Total Liabilities and Capital Accounts	\$ 1,555,723.32	\$ 1,633,239.05	\$ 1,474,767.84	\$ 1,598,936.11

OFFICERS FOR 1956

R. A. Babcock, Chairman of the Board; C. H. Starks, President; Harry A. Pippin, Cashier-Secretary; Evelyn D. Tegtman, Assistant Cashier.

DIRECTORS FOR 1956

R. A. Babcock, C. H. Starks, Harry A. Pippin.

Certificate Issued March 24, 1908

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1955

J. E. Mayer, President; V. A. Backlund, Vice-President and Cashier-Secretary; Eva Marie Sexson and Vera Anne Johnson, Assistant Cashiers.

DIRECTORS FOR 1955

Luella I. Backlund, Varner A. Backlund, Loraine H. Finnicum, J. E. Mayer, Eva Marie Sexson.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 480,636.83	\$ 391,419.11	\$ 393,987.16	\$ 403,270.45
United States Government obligations, direct and guaranteed	602,256.00	601,780.00	601,634.00	601,478.00
Obligations of States and political subdivisions	4,440.38	18,011.40	290.59	7,380.76
Loans and discounts (including overdrafts)	327,871.92	312,581.77	334,527.45	369,724.75
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	3,014.50	1,450.00	1,282.00	900.00
Total Assets	\$ 1,418,220.63	\$ 1,325,243.28	\$ 1,331,722.20	\$ 1,382,754.96
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	858,206.68	\$ 843,520.18	\$ 768,037.04	\$ 850,888.51
Time deposits of individuals, partnerships, and corporations	295,732.50	281,353.51	305,209.09	347,663.60
Deposits of United States Government (including postal savings)	213.29	265.75	109.17	610.00
Deposits of States and political subdivisions	161,169.48	94,866.19	147,207.00	75,278.69
Other deposits (certified and officers' checks, etc.)	5,174.63	2,353.56	7,931.80	1,845.36
Total Deposits	\$ 1,320,496.58	\$ 1,222,359.19	\$ 1,228,494.10	\$ 1,276,286.16
Other liabilities		2,053.69	2,293.14	2,487.12
CAPITAL ACCOUNTS				
Capital	\$ 37,500.00	\$ 37,500.00	\$ 37,500.00	\$ 37,500.00
Surplus	40,000.00	40,000.00	40,000.00	40,000.00
Undivided profits	20,224.05	23,330.40	23,434.96	26,481.68
Total Capital Accounts	\$ 97,724.05	\$ 100,830.40	\$ 100,934.96	\$ 103,981.68
Total Liabilities and Capital Accounts	\$ 1,418,220.63	\$ 1,325,243.28	\$ 1,331,722.20	\$ 1,382,754.96

OFFICERS FOR 1956

J. E. Mayer, President; V. A. Backlund, Vice-President and Cashier-Secretary; Eva Marie Sexson and Vera Anne Johnson, Assistant Cashiers.

DIRECTORS FOR 1956

Luella I. Backlund, V. A. Backlund, Loraine H. Finnicum, J. E. Mayer, Eva Marie Sexson.

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1955

George Idler, President; Claude Ervin, Vice-President; H. E. Clark, Cashier-Secretary.

DIRECTORS FOR 1955

George Idler, Claude Ervin, John G. Clark, Dean Thompson, H. E. Clark.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection				
United States Government obligations, direct and guaranteed ...	203,058.16	226,286.65	223,433.49	172,380.12
Obligations of States and political subdivisions	231,289.00	280,915.50	191,338.00	508,735.35
Loans and discounts (including overdrafts)	27,166.28	20,136.74	15,086.78	14,069.69
Bank premises owned	367,509.03	366,305.95	385,316.48	385,806.08
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 829,024.47	\$ 893,646.84	\$ 815,176.75	\$ 1,080,993.24
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	644,790.48	687,623.65	627,410.35	683,004.94
Time deposits of individuals, partnerships, and corporations	73,413.08	84,934.37	64,648.43	77,784.49
Deposits of United States Government (including postal savings)			3,180.91	2,424.54
Deposits of States and political subdivisions	17,250.04	15,989.42	26,034.77	215,000.00
Other deposits (certified and officers' checks, etc.)	43.21	43.21	2,343.27	11,800.95
Total Deposits	\$ 735,496.81	\$ 788,590.65	\$ 723,617.73	\$ 990,014.92
CAPITAL ACCOUNTS				
Capital	30,000.00	30,000.00	30,000.00	30,000.00
Surplus	40,000.00	40,000.00	40,000.00	40,000.00
Undivided profits	14,527.66	26,056.19	11,559.02	10,978.32
Reserves (and retirement account for preferred capital)	9,000.00	9,000.00	10,000.00	10,000.00
Total Capital Accounts	\$ 93,527.66	\$ 105,056.19	\$ 91,559.02	\$ 90,978.32
Total Liabilities and Capital Accounts	\$ 829,024.47	\$ 893,646.84	\$ 815,176.75	\$ 1,080,993.24

OFFICERS FOR 1956

George Idler, President; Wm. L. Axton, Vice-President; V. Kern Vincent, Cashier-Secretary; Wanda Hutton, Treasurer.

DIRECTORS FOR 1956

George Idler, John G. Clark, H. E. Clark, V. Kern Vincent, Dean Thompson, Wm. L. Axton.

Certificate Issued November 22, 1909

No. 176

KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1955

Don C. Collins, President; Wm. H. Holthus, Vice-President and Cashier-Secretary; Anna M. Gunderson, Assistant Cashier.

DIRECTORS FOR 1955

Don C. Collins, Mary Collins, Blanche B. Collins, Irma E. Jelinek.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 311,179.32	\$ 386,473.93	\$ 326,698.00	\$ 352,383.21
United States Government obligations, direct and guaranteed ...	734,323.00	932,597.00	882,727.50	925,873.00
Obligations of States and political subdivisions	8,310.83	15,549.38	4,324.50	7,391.44
Loans and discounts (including overdrafts)	233,386.51	131,958.73	172,390.60	144,357.17
Bank premises owned	1,553.50	1,000.00	1,000.00	1.00
Furniture and Fixtures	600.00	400.00	400.00	1.00
Real estate owned other than bank premises	4.00	4.00	4.00	4.00
Other assets	702.00	207.94	1,680.98	207.94
Total Assets	\$ 1,290,059.16	\$ 1,468,190.98	\$ 1,389,225.58	\$ 1,430,218.76
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ...	944,672.97	\$ 1,115,015.38	\$ 1,038,274.68	\$ 1,064,442.15
Time deposits of individuals, partnerships, and corporations	91,987.60	101,738.21	91,927.22	98,557.71
Deposits of States and political subdivisions	91,697.53	86,498.48	89,902.87	87,448.87
Other deposits (certified and officers' checks, etc.)	3,663.89	1,091.17	450.73	2,117.10
Total Deposits	\$ 1,132,021.99	\$ 1,304,343.24	\$ 1,220,555.50	\$ 1,252,565.83
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	58,037.17	63,847.74	68,670.08	77,652.93
Total Capital Accounts	\$ 158,037.17	\$ 163,847.74	\$ 168,670.08	\$ 177,652.93
Total Liabilities and Capital Accounts	\$ 1,290,059.16	\$ 1,468,190.98	\$ 1,389,225.58	\$ 1,430,218.76

OFFICERS FOR 1956

Don C. Collins, President; Wm. H. Holthus, Vice-President and Cashier-Secretary; Anna M. Gunderson, Assistant Cashier.

DIRECTORS FOR 1956

Don C. Collins, Mary Collins, Blanche B. Collins, Irma E. Jelinek.

Certificate Issued August 18, 1908

No. 70

THE BANK OF KREMMLING, KREMMLING

(Grand County)

OFFICERS FOR 1955

Carl G. Breeze, President; R. E. Jones, Sr., Vice-President; Harry B. Jones, Cashier-Secretary;
Denzel H. McClung, Assistant Cashier.

DIRECTORS FOR 1955

Carl G. Breeze, A. W. Horn, R. E. Jones, Sr.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 554,637.08	\$ 501,544.57	\$ 599,366.81	\$ 542,039.49
United States Government obligations, direct and guaranteed	958,204.40	1,156,185.00	857,382.03	1,313,621.40
Obligations of States and political subdivisions	10,860.91	45,073.33	5,087.60	39,858.90
Other bonds, notes, and debentures		8,387.43	6,209.03	4,846.33
Loans and discounts (including overdrafts)	871,609.75	717,240.61	962,587.51	738,618.41
Bank premises owned	8,000.00	7,000.00	6,000.00	5,000.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 2,403,313.14	\$ 2,435,431.94	\$ 2,436,633.98	\$ 2,643,985.53
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,292,877.60	\$ 1,359,157.06	\$ 1,278,260.36	\$ 1,512,380.86
Time deposits of individuals, partnerships, and corporations	539,526.92	535,265.27	489,288.27	501,368.43
Deposits of States and political subdivisions	347,370.50	299,340.70	427,785.51	368,148.84
Other deposits (certified and officers' checks, etc.)	3,046.71	6,546.71	5,046.71	7,510.21
Total Deposits	\$ 2,182,821.73	\$ 2,200,309.74	\$ 2,200,380.85	\$ 2,389,408.34
Other liabilities	17,754.88	19,000.00	18,207.00	33,962.71
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	130,000.00	135,000.00	140,000.00	150,000.00
Undivided profits	16,268.41	17,654.08	20,083.42	20,614.48
Reserves (and retirement account for preferred capital)	6,468.12	13,468.12	7,962.71	
Total Capital Accounts	\$ 182,736.53	\$ 216,122.20	\$ 218,046.13	\$ 220,614.48
Total Liabilities and Capital Accounts	\$ 2,403,313.14	\$ 2,435,431.94	\$ 2,436,633.98	\$ 2,643,985.53

OFFICERS FOR 1956

Carl G. Breeze, President; R. E. Jones, Vice-President; Harry B. Jones, Cashier-Secretary;
Denzel H. McClung, Assistant Cashier.

DIRECTORS FOR 1956

Carl G. Breeze, R. E. Jones, Amos W. Horn.

Certificate Issued June 15, 1953

No. 456

THE BANK OF LAFAYETTE, LAFAYETTE

(Boulder County)

OFFICERS FOR 1955

G. R. Henning, Chairman of Board; Louis A. Miller, President; C. C. Phillippe, Executive Vice-President; R. S. Roberts, Vice-President; R. N. Austin, Cashier; E. G. Wennberg, Assistant Cashier; Gertrude L. Miller, Assistant to President.

DIRECTORS FOR 1955

R. S. Roberts, R. N. Austin, Louis A. Miller, W. L. Hauptli, Chas. Liley, Sr., G. R. Henning, L. W. McCorkle, C. C. Phillippe, Dr. L. L. Gordon.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 243,211.49	\$ 419,904.55	\$ 292,423.83	\$ 232,650.40
United States Government obligations, direct and guaranteed	235,814.08	235,814.08	357,404.70	413,557.61
Other bonds, notes, and debentures ..				19,306.26
Loans and discounts (including overdrafts)	790,329.56	891,031.14	841,485.09	875,689.03
Bank premises owned	3,432.80	3,261.16	3,868.57	3,868.57
Furniture and Fixtures	17,293.62	23,989.99	23,764.10	23,948.05
Other assets	1,593.00	1,593.00	3,087.34	1,883.49
Total Assets	\$ 1,291,674.55	\$ 1,575,593.92	\$ 1,522,033.63	\$ 1,570,903.41
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 434,596.53	\$ 775,255.65	\$ 725,428.39	\$ 676,245.32
Time deposits of individuals, partnerships, and corporations	519,209.51	491,832.81	505,826.06	626,930.42
Deposits of United States Government (including postal savings) ..	8,875.27	8,319.45	7,134.49	6,367.44
Deposits of States and political subdivisions	140,007.71	100,074.75	107,069.54	122,510.32
Deposits of banks	41,418.35	16,538.74		
Other deposits (certified and officers' checks, etc.)	7,781.73	43,499.73	23,047.85	4,202.99
Total Deposits	\$ 1,151,889.10	\$ 1,435,521.13	\$ 1,368,506.33	\$ 1,436,256.49
Other liabilities	23,821.14	24,430.63	18,028.44	11,000.00
CAPITAL ACCOUNTS				
Capital	\$ 75,000.00	\$ 75,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	35,000.00	40,000.00	34,000.00	20,000.00
Undivided profits	5,964.31	642.16	1,498.86	3,646.92
Total Capital Accounts	\$ 115,964.31	\$ 115,642.16	\$ 135,498.86	\$ 123,646.92
Total Liabilities and Capital Accounts	\$ 1,291,674.55	\$ 1,575,593.92	\$ 1,522,033.63	\$ 1,570,903.41

OFFICERS FOR 1956

Louis A. Miller, President; C. C. Phillippe, Executive Vice-President; Roy S. Roberts, Vice-President; Roy N. Austin, Cashier; Edwin Wennberg, Assistant Cashier.

DIRECTORS FOR 1956

Roy S. Roberts, Leon L. Gordon, William L. Hauptli, Charles Liley, Sr., Roy N. Austin, Louis A. Miller, L. W. McCorkle, C. C. Phillippe, G. R. Henning.

Certificate Issued August 5, 1908

No. 73

THE COLORADO SAVINGS & TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1955

J. H. Macdonald, President; E. G. Woodbridge, Chairman of the Board and Vice-President;
J. W. Miller, Cashier-Secretary; Robert H. Jones, Assistant Vice-President; Grace M. Bills,
Assistant Cashier; Florence H. Williams, Assistant Cashier.

DIRECTORS FOR 1955

E. G. Woodbridge, J. H. Macdonald, T. W. Sisson, Frances M. Rourke, Clyde T. Davis, Lloyd C.
Larsen, Robert R. Sabin.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,043,944.00	\$ 1,005,142.39	\$ 1,071,501.34	\$ 1,172,701.40
United States Government obligations, direct and guaranteed	2,891,291.41	2,473,335.00	2,323,335.00	2,421,899.25
Obligations of States and political subdivisions	416,002.74	521,689.86	428,482.91	488,930.12
Other bonds, notes, and debentures	33,000.00	33,000.00	28,969.00	24,969.00
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00	9,000.00	9,000.00
Loans and discounts (including overdrafts)	2,524,485.62	2,602,712.23	2,745,189.55	2,754,447.29
Bank premises owned	5,000.00	5,000.00	5,000.00	5,000.00
Furniture and Fixtures	1.00	1,201.00	1.00	1.00
Investments and other assets indirectly representing bank premises or other real estate			2,700.00	1,700.00
Other assets	4,508.11	34,374.65	29.00	1,495.92
Total Assets	\$ 6,927,232.88	\$ 6,685,455.13	\$ 6,614,207.80	\$ 6,880,143.98
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations...\$	4,108,519.68	\$ 4,168,947.94	\$ 3,891,548.43	\$ 4,298,704.34
Time deposits of individuals, partnerships, and corporations	1,438,839.85	1,501,861.73	1,362,071.92	1,342,789.99
Deposits of United States Government (including postal savings)	162,229.91	90,877.95	78,803.68	45,372.52
Deposits of States and political subdivisions	658,922.55	357,130.34	704,300.94	611,471.39
Other deposits (certified and officers' checks, etc.)	20,668.80	23,653.12	25,429.62	16,928.08
Total Deposits	\$ 6,389,180.79	\$ 6,142,471.08	\$ 6,062,154.59	\$ 6,315,266.32
Other liabilities	72,204.69	70,876.92	72,760.43	76,999.14
CAPITAL ACCOUNTS				
Capital	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Surplus	150,000.00	150,000.00	150,000.00	150,000.00
Undivided profits	165,847.40	172,107.13	179,292.78	187,878.52
Total Capital Accounts	\$ 465,847.40	\$ 472,107.13	\$ 479,292.78	\$ 487,878.52
Total Liabilities and Capital Accounts	\$ 6,927,232.88	\$ 6,685,455.13	\$ 6,614,207.80	\$ 6,880,143.98

OFFICERS FOR 1956

J. H. Macdonald, President; E. G. Woodbridge, Chairman of the Board; Robert H. Jones, Vice-President; J. W. Miller, Cashier-Secretary; Grace M. Woodruff and Florence H. Williams, Assistant Cashiers.

DIRECTORS FOR 1956

E. G. Woodbridge, J. H. Macdonald, T. W. Sisson, Frances M. Rourke, Clyde T. Davis, Lloyd C.
Larsen, Robert R. Sabin.

Certificate Issued August 5, 1908

No. 72

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1955

Olin Richert, President; J. H. Humphries, Vice-President; Milton Richert, Cashier-Secretary.

DIRECTORS FOR 1955

Harry E. Ascherman, J. H. Humphries, Milton Richert, Olin Richert, Walter A. Schertz.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 681,480.53	\$ 766,777.47	\$ 509,620.87	\$ 991,735.98
United States Government obligations, direct and guaranteed ...	753,375.00	554,090.00	554,090.00	638,357.00
Obligations of States and political subdivisions	599,559.48	627,345.40	585,540.00	595,467.81
Other bonds, notes, and debentures	61,070.00	61,070.00	61,070.00	56,070.00
Loans and discounts (including overdrafts)	488,394.25	655,729.08	766,462.68	742,864.83
Total Assets	\$ 2,583,879.26	\$ 2,665,011.95	\$ 2,476,783.55	\$ 3,024,495.62
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,474,274.49	\$ 1,584,869.98	\$ 1,373,964.38	\$ 1,947,261.11
Time deposits of individuals, partnerships, and corporations	485,556.99	532,208.21	453,184.03	445,749.79
Deposits of United States Government (including postal savings)	48,544.76	20,264.26	28,317.29	29,113.19
Deposits of States and political subdivisions	344,712.83	285,526.05	382,863.85	343,296.22
Other deposits (certified and officers' checks, etc.)	8,315.19	10,138.45	2,724.00	11,560.31
Total Deposits	\$ 2,361,404.26	\$ 2,433,006.95	\$ 2,241,053.55	\$ 2,776,980.62
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	72,475.00	82,005.00	85,730.00	97,515.00
Total Capital Accounts	\$ 222,475.00	\$ 232,005.00	\$ 235,730.00	\$ 247,515.00
Total Liabilities and Capital Accounts	\$ 2,583,879.26	\$ 2,665,011.95	\$ 2,476,783.55	\$ 3,024,495.62

OFFICERS FOR 1956

Olin Richert, President; J. H. Humphries, Vice-President; Milton Richert, Cashier-Secretary.

DIRECTORS FOR 1956

Harry E. Ascherman, J. H. Humphries, Milton Richert, Olin Richert, Walter A. Schertz.

Certificate Issued July 7, 1945

No. 439

JEFFERSON COUNTY BANK OF LAKEWOOD, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1955

Fred E. Kirschke, President; R. K. Schumann, Executive Vice-President; R. K. Hudson, Vice-President; Don Dunigan and W. W. Champlain, Assistant Vice-Presidents; Merlin Williams, Cashier-Secretary; Ola M. Johnson, F. J. Jennett, Assistant Cashiers; S. C. King, Auditor.

DIRECTORS FOR 1955

C. L. Mann, Fred E. Kirschke, R. K. Schumann, James Mann, R. K. Hudson.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection				
United States Government obligations, direct and guaranteed	\$ 2,222,801.84	\$ 3,041,864.25	\$ 3,020,826.29	\$ 2,900,208.58
Obligations of States and political subdivisions	6,064,980.33	6,063,398.38	5,964,991.52	5,719,838.36
Other bonds, notes, and debentures	1,231,145.27	1,486,398.46	1,630,183.16	1,606,151.50
Loans and discounts (including overdrafts)	1,000.00			
Bank premises owned	4,829,670.50	5,662,004.22	5,851,028.68	7,005,079.18
Furniture and Fixtures	75,000.00	75,000.00	112,500.00	112,500.00
Other assets	60,000.00	80,000.00	96,860.75	107,500.00
	590.33	900.35	1,156.32	3.40
Total Assets	\$14,485,188.27	\$16,409,565.66	\$16,677,546.72	\$17,451,281.02
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 8,635,253.64	\$ 9,232,274.76	\$ 9,723,839.50	\$10,367,122.49
Time deposits of individuals, partnerships, and corporations	3,379,999.43	3,580,404.36	3,860,006.06	3,940,211.08
Deposits of United States Government (including postal savings) ..	783,545.75	659,899.97	845,145.18	747,418.70
Deposits of States and political subdivisions	970,771.49	2,078,750.68	1,311,675.90	1,278,615.33
Other deposits (certified and officers' checks, etc.)	119,971.02	136,250.69	169,984.19	192,574.84
Total Deposits	\$13,889,541.33	\$15,687,580.46	\$15,910,650.83	\$16,525,942.44
Other liabilities	20,000.00	55,095.57	82,984.74	66,326.62
CAPITAL ACCOUNTS				
Capital	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 500,000.00
Surplus	200,000.00	250,000.00	300,000.00	300,000.00
Undivided profits	75,646.94	116,889.63	83,911.15	59,011.96
Total Capital Accounts	\$ 575,646.94	\$ 666,889.63	\$ 683,911.15	\$ 859,011.96
Total Liabilities and Capital Accounts	\$14,485,188.27	\$16,409,565.66	\$16,677,546.72	\$17,451,281.02

OFFICERS FOR 1956

Fred E. Kirschke, President; R. K. Hudson, W. W. Champlain, Don Dunigan, Vice-Presidents; Merlin C. Williams, Cashier; Norman Bernard, Leonard Graves, Ola Johnson, Delmar D. Larson, Assistant Cashiers; Sidney C. King, Auditor.

DIRECTORS FOR 1956

C. L. Mann, Fred E. Kirschke, R. K. Schumann, James Mann, R. K. Hudson.

Certificate Issued February 8, 1956

No. 461

THE ROCKY MOUNTAIN BANK, LAKEWOOD

(Jefferson County)

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection			\$ 106,066.42	\$ 302,378.68
United States Government obligations, direct and guaranteed			298,052.00	619,525.70
Loans and discounts (including overdrafts)				77,203.90
Furniture and Fixtures			11,147.58	46,652.74
Total Assets			\$ 415,266.00	\$ 1,045,761.02
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ...				\$ 411,064.81
Time deposits of individuals, partnerships, and corporations				65,294.49
Deposits of United States Government (including postal savings) .				7,217.83
Deposits of States and political subdivisions				100,000.00
Other deposits (certified and officers' checks, etc.)				11,616.78
Total Deposits				\$ 595,193.91
Other liabilities				4,852.79
CAPITAL ACCOUNTS				
Capital			\$ 274,500.00	\$ 300,000.00
Surplus			91,500.00	100,000.00
Undivided profits			49,266.00	45,714.32
Total Capital Accounts			\$ 415,266.00	\$ 445,714.32
Total Liabilities and Capital Accounts			\$ 415,266.00	\$ 1,045,761.02

OFFICERS FOR 1956

Orville W. Hampton, President; H. Parker Johnson, Vice-President; Homer P. McNeill, Vice-President and Cashier; Leo W. Baldwin and Fred Shepard, Assistant Cashiers.

DIRECTORS FOR 1956

O. W. Hampton, C. E. Bohannon, D. E. Cooper, H. Parker Johnson, Paul B. Lanius, Donald C. McKinlay, Carl G. Richter, Gordon Starbuck, Ern Van Winkle, H. P. McNeill.

Certificate Issued March 4, 1920

No. 394

VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1955

Harry L. Hooker, President; Cora R. Strain, Vice-President; Ray C. Speckmann, Cashier-Secretary.

DIRECTORS FOR 1955

Harry L. Hooker, Donald T. Horn, Ray C. Speckmann, C. Ray Strain, Cora R. Strain.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 445,370.94	\$ 502,502.28	\$ 321,822.76	\$ 469,345.90
United States Government obligations, direct and guaranteed ...	909,100.00	809,100.00	803,200.00	788,200.00
Obligations of States and political subdivisions	59,630.16	30,000.00	30,000.00	43,210.83
Loans and discounts (including overdrafts)	425,778.92	494,933.78	467,702.08	431,280.36
Furniture and Fixtures	8,750.00	7,275.00	7,275.00	5,500.00
Total Assets	\$ 1,848,630.02	\$ 1,843,811.06	\$ 1,629,999.84	\$ 1,737,537.09
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	1,323,028.60	1,285,027.39	1,101,583.11	1,236,696.48
Time deposits of individuals, partnerships, and corporations	183,106.79	192,449.01	173,738.50	170,266.69
Deposits of United States Government (including postal savings)	956.29	1,665.01	3,031.85	1,064.87
Deposits of States and political subdivisions	174,082.02	215,493.92	196,512.41	173,123.53
Other deposits (certified and officers' checks, etc.)	28,518.74	9,590.62	8,763.93	12,632.34
Total Deposits	\$ 1,709,692.44	\$ 1,704,225.95	\$ 1,483,629.80	\$ 1,593,783.91
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	42,500.00	50,000.00	50,000.00	50,000.00
Undivided profits	46,437.58	39,585.11	46,370.04	43,753.18
Total Capital Accounts	\$ 138,937.58	\$ 139,585.11	\$ 146,370.04	\$ 143,753.18
Total Liabilities and Capital Accounts	\$ 1,848,630.02	\$ 1,843,811.06	\$ 1,629,999.84	\$ 1,737,537.09

OFFICERS FOR 1956

Harry L. Hooker, President; Cora R. Strain, Vice-President; Ray C. Speckmann, Cashier-Secretary.

DIRECTORS FOR 1956

Harry L. Hooker, Cora R. Strain, Ray C. Speckmann, Donald T. Horn, C. Ray Strain.

Certificate Issued May 22, 1940

No. 434

COMMERCIAL BANK OF LEADVILLE, LEADVILLE

(Lake County)

OFFICERS FOR 1955

R. A. Babcock, President; Hugh E. Smith, Executive Vice-President; W. R. Jorgenson, Assistant Vice-President and Secretary; F. L. Luoma, Cashier; Rex Hayes, Assistant Cashier; C. H. Starks, Auditor.

DIRECTORS FOR 1955

R. A. Babcock, Hugh E. Smith, W. R. Jorgenson.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 459,603.93	\$ 721,608.30	\$ 744,751.99	\$ 655,334.72
United States Government obligations, direct and guaranteed	1,340,881.38	1,127,018.10	1,225,354.80	1,254,628.97
Obligations of States and political subdivisions	150,512.60	215,119.34	214,293.19	231,264.84
Loans and discounts (including overdrafts)	1,124,232.80	1,171,982.80	1,304,175.12	1,274,486.06
Furniture and Fixtures	27,270.54	32,662.40	45,984.95	39,552.17
Other assets	241.30	247.64	116.11	190.44
Total Assets	\$ 3,102,742.55	\$ 3,268,638.58	\$ 3,534,676.16	\$ 3,455,457.20
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 1,475,395.12	\$ 1,968,739.59	\$ 1,997,263.41	\$ 2,154,530.33
Time deposits of individuals, partnerships, and corporations	573,876.29	589,073.39	589,776.01	591,579.57
Deposits of United States Government (including postal savings) ..	307,254.57	144,395.81	353,781.51	213,691.08
Deposits of States and political subdivisions	518,224.24	328,569.81	324,243.80	262,683.01
Other deposits (certified and officers' checks, etc.)	19,696.21	13,152.33	29,733.19	13,248.62
Total Deposits	\$ 2,894,446.43	\$ 3,043,930.93	\$ 3,294,797.92	\$ 3,235,732.61
Other liabilities	42,296.12	51,679.62	56,603.92	42,035.54
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	50,000.00	50,000.00	65,000.00	65,000.00
Undivided profits	16,000.00	23,028.03	18,274.32	12,689.05
Total Capital Accounts	\$ 166,000.00	\$ 173,028.03	\$ 183,274.32	\$ 177,689.05
Total Liabilities and Capital Accounts	\$ 3,102,742.55	\$ 3,268,638.58	\$ 3,534,676.16	\$ 3,455,457.20

OFFICERS FOR 1956

R. A. Babcock, Chairman of the Board; W. R. Jorgenson, Executive Vice-President; Hugh E. Smith, President; F. L. Luoma, Vice-President; Rex Hayes, Cashier; C. H. Starks, Auditor.

DIRECTORS FOR 1956

R. A. Babcock, Hugh E. Smith, W. R. Jorgenson.

Certificate Issued February 8, 1915

No. 284

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1955

G. R. Henning, President; C. C. Phillippe, Executive Vice-President; Louis A. Miller, Chairman of the Board; L. W. McCorkle, Vice-President; Gerald B. Curtis, Cashier-Secretary; Marie Callahan and Alvin E. Vonfeldt, Assistant Cashiers.

DIRECTORS FOR 1955

Gerald B. Curtis, W. L. Hauptli, G. R. Henning, Charles Liley, Sr., L. W. McCorkle, Louis A. Miller, C. C. Phillippe.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 269,198.62	\$ 343,736.13	\$ 283,389.10	\$ 199,555.17
United States Government obligations, direct and guaranteed ..	267,690.83	272,007.08	444,656.19	469,653.08
Obligations of States and political subdivisions	2,000.00	1,500.00	1,500.00	1,500.00
Other bonds, notes, and debentures				19,300.00
Loans and discounts (including overdrafts)	778,392.84	894,962.87	775,015.28	839,376.07
Furniture and Fixtures	19,111.37	19,761.61	23,380.05	19,912.64
Other assets	5,999.41	5,267.84	6,839.03	6,795.14
Total Assets	\$ 1,342,393.07	\$ 1,537,235.53	\$ 1,534,779.65	\$ 1,556,092.10
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 467,594.37	\$ 655,592.11	\$ 554,671.30	\$ 576,939.09
Time deposits of individuals, partnerships, and corporations	410,285.91	354,512.40	476,567.04	496,549.56
Deposits of United States Government (including postal savings)	2,580.00	13,625.45	15,312.76	15,143.90
Deposits of States and political subdivisions	313,034.59	270,906.80	307,770.84	300,253.84
Deposits of banks		91,172.15	19,909.49	28,000.00
Other deposits (certified and officers' checks, etc.)	7,753.83	8,396.45	10,023.59	5,938.54
Total Deposits	\$ 1,201,248.70	\$ 1,394,205.36	\$ 1,384,255.02	\$ 1,422,824.93
Other liabilities	28,594.03	27,000.00	18,250.00	13,267.17
CAPITAL ACCOUNTS				
Capital	\$ 75,000.00	\$ 75,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	37,500.00	40,000.00	31,000.00	20,000.00
Undivided profits	50.34	1,030.17	1,274.63	
Total Capital Accounts	\$ 112,550.34	\$ 116,030.17	\$ 132,274.63	\$ 120,000.00
Total Liabilities and Capital Accounts	\$ 1,342,393.07	\$ 1,537,235.53	\$ 1,534,779.65	\$ 1,556,092.10

OFFICERS FOR 1956

G. R. Henning, President; C. C. Phillippe, Executive Vice-President; Louis A. Miller, Chairman of the Board; L. W. McCorkle, Vice-President; Gerald B. Curtis, Cashier-Secretary; Marie Callahan and Alvin E. Vonfeldt, Assistant Cashiers.

DIRECTORS FOR 1956

Gerald B. Curtis, W. L. Hauptli, G. R. Henning, Charles Liley, Sr., L. W. McCorkle, Louis A. Miller, C. C. Phillippe.

Certificate Issued March 22, 1950

No. 448

HOME STATE BANK, LOVELAND

(Larimer County)

OFFICERS FOR 1955

Harold M. Pickler, President; Vern Manahan, Vice-President and Cashier-Secretary.

DIRECTORS FOR 1955

Clarence H. Stump, Chairman of the Board; R. C. Benson, G. M. Davis, Fred S. Fishburn, T. M. McKee, H. H. Markley, Vern Manahan, Harold M. Pickler.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 567,282.03	\$ 750,511.03	\$ 658,475.56	\$ 727,471.84
United States Government obligations, direct and guaranteed	1,153,899.85	1,153,497.88	1,153,095.91	1,152,693.94
Obligations of States and political subdivisions	98,915.08	4,040.08	28,251.49	28,125.75
Other bonds, notes, and debentures ..		79,875.00	59,875.00	59,875.00
Loans and discounts (including overdrafts)	1,373,173.89	1,390,538.75	1,463,685.67	1,609,754.09
Bank premises owned	15,982.40	17,455.60	15,455.60	15,455.60
Furniture and Fixtures	48,484.93	43,799.50	42,188.36	42,950.38
Total Assets	\$ 3,257,738.18	\$ 3,439,717.84	\$ 3,421,027.59	\$ 3,636,326.60
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ...	\$ 1,604,203.80	\$ 1,941,447.92	\$ 1,935,795.21	\$ 1,999,739.85
Time deposits of individuals, partnerships, and corporations	740,106.00	717,226.43	661,646.16	784,651.51
Deposits of United States Government (including postal savings) ..	83,649.83	31,238.94	27,347.99	30,185.54
Deposits of States and political subdivisions	558,461.85	470,492.13	530,330.10	529,115.90
Other deposits (certified and officers' checks, etc.)	33,185.62	24,758.20	27,543.98	11,217.54
Total Deposits	\$ 3,019,607.10	\$ 3,185,163.62	\$ 3,182,663.44	\$ 3,354,910.34
Other liabilities	23,627.10	30,100.35	24,839.10	43,560.71
CAPITAL ACCOUNTS				
Capital	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus	60,000.00	60,000.00	75,000.00	75,000.00
Undivided profits	29,503.98	39,453.87	13,525.05	37,855.55
Total Capital Accounts	\$ 214,503.98	\$ 224,453.87	\$ 213,525.05	\$ 237,855.55
Total Liabilities and Capital Accounts	\$ 3,257,738.18	\$ 3,439,717.84	\$ 3,421,027.59	\$ 3,636,326.60

OFFICERS FOR 1956

Harold M. Pickler, President; Vern Manahan, Vice-President and Cashier-Secretary; Clare C. Ziessow and H. Keith Richards, Assistant Cashiers.

DIRECTORS FOR 1956

Clarence H. Stump, R. C. Benson, Fred S. Fishburn, T. M. McKee, Vern Manahan, H. H. Markley, Harold M. Pickler.

Certificate Issued March 23, 1908

No. 85

THE BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1955

C. F. Aurand, President; Clyde I. Snider, Vice-President; C. F. Aurand, Jr., Cashier-Secretary;
George F. Lewis, Assistant Cashier.

DIRECTORS FOR 1955

C. F. Aurand, Clyde I. Snider, C. F. Aurand, Jr., Rolla H. Aurand, Vida F. Ellison.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection				
United States Government obligations, direct and guaranteed ..	273,643.31	363,820.96	602,324.22	438,294.42
Obligations of States and political subdivisions	926,727.61	927,503.17	774,795.73	953,039.85
Loans and discounts (including overdrafts)		14,306.16	14,280.61	14,255.10
Bank premises owned	1,302,041.37	1,239,924.61	1,106,166.94	970,278.06
Furniture and Fixtures	3,950.78	2,000.00	500.00	1.00
Other assets		4,376.70	4,376.70	3,000.00
		55.42		
Total Assets	\$ 2,506,363.07	\$ 2,551,987.02	\$ 2,502,444.20	\$ 2,378,868.43
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	1,690,368.52	1,678,457.13	1,694,349.96	1,498,118.08
Time deposits of individuals, partnerships, and corporations	229,069.81	260,712.60	211,670.94	232,830.48
Deposits of United States Government (including postal savings) ..	53,647.66	38,048.33	28,019.31	27,884.92
Deposits of States and political subdivisions	366,245.33	377,703.97	396,527.67	437,962.01
Other deposits (certified and officers' checks, etc.)	12,532.61	36,276.68	11,275.26	12,609.65
Total Deposits	\$ 2,351,863.93	\$ 2,391,198.71	\$ 2,341,843.14	\$ 2,209,405.14
Other liabilities	2,741.66	2,142.16	2,530.43	2,491.46
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	75,000.00
Undivided profits	51,757.48	58,646.15	58,070.63	41,971.83
Total Capital Accounts	\$ 151,757.48	\$ 158,646.15	\$ 158,070.63	\$ 166,971.83
Total Liabilities and Capital Accounts	\$ 2,506,363.07	\$ 2,551,987.02	\$ 2,502,444.20	\$ 2,378,868.43

OFFICERS FOR 1956

C. F. Aurand, President; Clyde I. Snider, Vice-President; C. F. Aurand, Jr., Cashier-Secretary;
George F. Lewis, Assistant Cashier.

DIRECTORS FOR 1956

C. F. Aurand, Clyde I. Snider, C. F. Aurand, Jr., Rolla H. Aurand, Vida F. Ellison.

Certificate Issued September 14, 1917

No. 337

J. N. BEATY & COMPANY, BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1955

W. C. Beaty, President; Frances M. Beaty, Vice-President; Robert D. Adams, Cashier-Secretary; Reta M. Faust, Assistant Cashier.

DIRECTORS FOR 1955

W. C. Beaty, Frances M. Beaty, John W. Beaty, LaVern I. Stahly.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 441,119.62	\$ 409,817.66	\$ 372,529.54	\$ 385,612.13
United States Government obligations, direct and guaranteed ...	161,175.00	101,318.00	165,814.10	175,606.10
Obligations of States and political subdivisions	121,319.05	139,692.90	132,191.44	142,513.93
Other bonds, notes, and debentures	5,000.00	5,000.00		
Loans and discounts (including overdrafts)	252,690.61	184,115.14	255,307.53	167,714.75
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Other assets				872.35
Total Assets	\$ 981,306.28	\$ 839,945.70	\$ 925,844.61	\$ 872,321.26
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 735,918.63	\$ 587,366.43	\$ 668,838.82	\$ 615,497.12
Time deposits of individuals, partnerships, and corporations	148,369.11	158,774.37	163,061.84	162,960.93
Deposits of United States Government (including postal savings)	420.77	518.50	75.00	820.65
Deposits of States and political subdivisions	22,238.64	18,822.70	20,045.95	17,421.47
Other deposits (certified and officers' checks, etc.)	558.13	1,413.70		1,589.09
Total Deposits	\$ 907,505.28	\$ 766,895.70	\$ 852,021.61	\$ 798,289.26
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	25,000.00	25,000.00	25,000.00
Surplus	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	8,801.00	8,050.00	8,823.00	9,032.00
Reserves (and retirement account for preferred capital)	10,000.00	10,000.00	10,000.00	10,000.00
Total Capital Accounts	\$ 73,801.00	\$ 73,050.00	\$ 73,823.00	\$ 74,032.00
Total Liabilities and Capital Accounts	\$ 981,306.28	\$ 839,945.70	\$ 925,844.61	\$ 872,321.26

OFFICERS FOR 1956

W. C. Beaty, President; Frances M. Beaty, Vice-President; Robert D. Adams, Cashier-Secretary; Reta M. Faust, Assistant Cashier.

DIRECTORS FOR 1956

W. C. Beaty, Frances M. Beaty, Robert D. Adams.

Certificate Issued May 15, 1920

No. 397

McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1955

W. C. Bourne, President; L. Smartt, Vice-President; Della C. Cline, Cashier-Secretary; H. H. Falconburg, Assistant Cashier.

DIRECTORS FOR 1955

W. C. Bourne, Daniel Carl, L. Smartt, John H. Smartt, Sam M. Bourne.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 165,456.12	\$ 133,059.83	\$ 145,342.48	\$ 180,137.75
United States Government obligations, direct and guaranteed ...	289,875.00	239,875.00	332,687.50	330,187.50
Obligations of States and political subdivisions	33,959.50	36,882.26	33,959.50	36,609.91
Loans and discounts (including overdrafts)	226,217.82	275,341.11	221,607.45	215,406.45
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 715,510.44	\$ 685,160.20	\$ 733,598.93	\$ 762,343.61
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 461,178.21	\$ 409,281.81	\$ 422,479.31	\$ 410,710.53
Time deposits of individuals, partnerships, and corporations	94,070.08	93,794.68	108,005.05	91,601.14
Deposits of United States Government (including postal savings)	2,317.54	3,342.54	4,292.54	3,311.86
Deposits of States and political subdivisions	75,562.00	93,729.10	111,345.71	164,480.00
Total Deposits	\$ 633,127.83	\$ 600,148.13	\$ 646,122.61	\$ 670,103.53
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	35,000.00	35,000.00	50,000.00
Undivided profits	32,382.61	25,012.07	27,476.32	17,240.08
Total Capital Accounts	\$ 82,382.61	\$ 85,012.07	\$ 87,476.32	\$ 92,240.08
Total Liabilities and Capital Accounts	\$ 715,510.44	\$ 685,160.20	\$ 733,598.93	\$ 762,343.61

OFFICERS FOR 1956

W. C. Bourne, President; L. Smartt and Harold H. Falconburg, Vice-Presidents; Della C. Cline, Cashier-Secretary.

DIRECTORS FOR 1956

W. C. Bourne, Dan Carl, John H. Smartt, L. Smartt, Sam M. Bourne.

Certificate Issued August 27, 1936

No. 430

FARMERS & MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1955

C. W. Dorney, President; Chas. W. Dorney, Jr., Vice-President; V. P. Crenshaw, Cashier-Secretary; Gerald L. Gimlin, Assistant Cashier.

DIRECTORS FOR 1955

C. W. Dorney, V. P. Crenshaw, Chas. W. Dorney, Jr.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 842,523.77	\$ 740,012.50	\$ 678,479.49	\$ 664,514.38
United States Government obligations, direct and guaranteed	1,368,000.00	1,392,830.50	1,368,000.00	1,384,600.82
Obligations of States and political subdivisions	16,000.00	144,776.00	164,776.00	159,915.78
Loans and discounts (including overdrafts)	813,457.09	676,615.44	785,337.82	785,859.12
Bank premises owned	6,099.59	5,643.53	5,187.47	4,731.41
Furniture and Fixtures	2,449.66	2,037.80	6,873.92	5,598.63
Total Assets	\$ 3,048,530.11	\$ 2,961,915.77	\$ 3,008,654.70	\$ 3,005,220.14
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,414,929.85	\$ 2,375,314.16	\$ 2,339,647.16	\$ 2,355,386.38
Time deposits of individuals, partnerships, and corporations	52,202.80	57,024.62	53,754.91	69,273.01
Deposits of United States Government (including postal savings) ..		3,795.34	4,201.63	36,746.65
Deposits of States and political subdivisions	177,198.36	90,753.56	170,985.16	109,618.20
Other deposits (certified and officers' checks, etc.)	24,341.10	35,003.82	36,049.84	30,371.88
Total Deposits	\$ 2,668,672.11	\$ 2,561,891.50	\$ 2,604,638.70	\$ 2,601,396.12
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	79,858.00	100,024.27	104,016.00	103,824.02
Reserves (and retirement account for preferred capital)	100,000.00	100,000.00	100,000.00	100,000.00
Total Capital Accounts	\$ 379,858.00	\$ 400,024.27	\$ 404,016.00	\$ 403,824.02
Total Liabilities and Capital Accounts	\$ 3,048,530.11	\$ 2,961,915.77	\$ 3,008,654.70	\$ 3,005,220.14

OFFICERS FOR 1956

C. W. Dorney, President; Chas. W. Dorney, Jr., Vice-President; V. P. Crenshaw, Cashier-Secretary.

DIRECTORS FOR 1956

C. W. Dorney, V. P. Crenshaw, Chas. W. Dorney, Jr.

Certificate Issued March 1, 1950

No. 447

SAN MIGUEL BASIN STATE BANK, NORWOOD

(San Miguel County)

OFFICERS FOR 1955

D. J. Royer, President; E. M. Bottum, Executive Vice-President; Dan D. Noble, Cashier-Secretary.

DIRECTORS FOR 1955

D. J. Royer, F. M. Bottum, Dan D. Noble, Walter A. Rooney, Herman F. Booth.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 237,739.11	\$ 236,249.23	\$ 289,001.13	\$ 260,254.67
United States Government obligations, direct and guaranteed	539,683.61	539,683.61	489,558.60	645,926.63
Obligations of States and political subdivisions	14,000.00	13,000.00	13,000.00	12,000.00
Loans and discounts (including overdrafts)	354,967.34	447,849.38	530,835.90	530,133.76
Bank premises owned	7,175.34	6,457.80	6,957.80	6,262.02
Furniture and Fixtures	5,960.47	7,085.22	7,085.22	8,826.70
Real estate owned other than bank premises	14,055.00	12,480.00	10,275.00	8,385.00
Other assets	1,646.95	1,275.40	2,640.79	2,713.76
Total Assets	\$ 1,175,227.82	\$ 1,264,080.64	\$ 1,349,354.44	\$ 1,474,502.54
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 769,869.57	\$ 820,155.56	\$ 869,763.06	\$ 952,628.30
Time deposits of individuals, partnerships, and corporations	190,695.04	185,991.07	183,805.99	188,490.39
Deposits of United States Government (including postal savings) ..	515.27	7,500.61	946.20	2,797.52
Deposits of States and political subdivisions	98,961.55	120,301.83	122,191.61	201,712.77
Other deposits (certified and officers' checks, etc.)	24,072.63	24,747.88	14,512.68	10,959.12
Total Deposits	\$ 1,084,115.06	\$ 1,158,696.95	\$ 1,191,219.54	\$ 1,356,588.10
Bills repayable, rediscounts, and other liabilities for borrowed money			50,000.00	
Other liabilities	2,170.67	9,396.09	19,589.71	16,333.43
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	25,000.00	35,000.00	35,000.00	45,000.00
Undivided profits	13,942.09	10,987.60	3,545.19	6,581.01
Total Capital Accounts	\$ 88,942.09	\$ 95,987.60	\$ 88,545.19	\$ 101,581.01
Total Liabilities and Capital Accounts	\$ 1,175,227.82	\$ 1,264,080.64	\$ 1,349,354.44	\$ 1,474,502.54

OFFICERS FOR 1956

D. J. Royer, President; F. M. Bottum, Vice-President; Dan D. Noble, Cashier-Secretary.

DIRECTORS FOR 1956

D. J. Royer, Herman F. Booth, Walter A. Rooney, Dan D. Noble, F. M. Bottum.

Certificate Issued August 28, 1913

No. 270

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1955

A. E. Walther, President; R. E. Kullerstrand, Executive Vice-President; Harry A. Lowe, Cashier-Secretary; Harry E. Stark, Assistant Cashier.

DIRECTORS FOR 1955

A. E. Walther, R. E. Kullerstrand, Harry A. Lowe.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 783,188.78	\$ 524,693.24	\$ 568,486.48	\$ 566,478.64
United States Government obligations, direct and guaranteed ...	964,793.80	959,138.80	947,383.80	978,041.19
Obligations of States and political subdivisions	19,503.00	18,503.00	18,503.00	11,003.00
Loans and discounts (including overdrafts)	902,333.83	902,009.20	1,016,456.26	932,156.21
Bank premises owned		12,000.00	12,000.00	9,000.00
Other assets	2,472.98	870.87	870.87	639.82
Total Assets	\$ 2,672,292.39	\$ 2,417,215.11	\$ 2,563,700.41	\$ 2,497,318.86
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,927,485.38	\$ 1,721,232.84	\$ 1,801,670.49	\$ 1,765,792.55
Time deposits of individuals, partnerships, and corporations	145,866.39	175,071.72	181,049.46	210,230.33
Deposits of United States Government (including postal savings)	44,056.82	49,227.29	73,307.14	52,708.81
Deposits of States and political subdivisions	323,216.93	215,168.10	262,131.95	222,903.23
Other deposits (certified and officers' checks, etc.)	5,690.04	26,312.23	9,678.71	3,631.17
Total Deposits	\$ 2,446,315.56	\$ 2,187,012.18	\$ 2,327,837.75	\$ 2,255,266.09
Other liabilities	25,773.36	37,007.21	25,052.99	35,636.27
CAPITAL ACCOUNTS				
Capital	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00
Surplus	75,000.00	90,000.00	90,000.00	90,000.00
Undivided profits	65,203.47	43,195.72	60,809.67	56,416.50
Total Capital Accounts	\$ 200,203.47	\$ 193,195.72	\$ 210,809.67	\$ 206,416.50
Total Liabilities and Capital Accounts	\$ 2,672,292.39	\$ 2,417,215.11	\$ 2,563,700.41	\$ 2,497,318.86

OFFICERS FOR 1956

R. E. Kullerstrand, Harry A. Lowe, Harry E. Stark.

DIRECTORS FOR 1956

R. E. Kullerstrand, Harry A. Lowe, Irma Kullerstrand.

Certificate Issued April 27, 1908

No. 147

THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1955

David Hersch, President; Whitney Newton and Joseph B. Hersch, Vice-Presidents; Ernest E. Smith, Cashier-Secretary; Marguerite H. Wiley, Assistant Cashier.

DIRECTORS FOR 1955

David Hersch, Joseph B. Hersch, Marguerite H. Wiley, Ernest E. Smith, Whitney Newton.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 278,923.75	\$ 302,101.27	\$ 232,751.59	\$ 188,595.76
United States Government obligations, direct and guaranteed ...	210,000.00	309,410.00	210,000.00	485,000.00
Obligations of States and political subdivisions	88.00	22,484.35		22,607.09
Loans and discounts (including overdrafts)	392,682.23	460,534.86	466,495.89	436,634.46
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	5,851.00	4,852.00	8,309.00	8,018.22
Other assets				710.80
Total Assets	\$ 887,545.98	\$ 1,099,383.48	\$ 917,557.48	\$ 1,141,567.33
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	531,278.22	\$ 739,590.26	\$ 492,205.74	\$ 753,501.02
Time deposits of individuals, partnerships, and corporations	84,060.50	87,809.28	108,655.28	94,255.91
Deposits of United States Government (including postal savings)	1,822.78	2,832.41	2,487.33	3,787.84
Deposits of States and political subdivisions	159,203.56	148,759.30	193,328.29	153,939.31
Other deposits (certified and officers' checks, etc.)	15,055.53	14,877.63	18,654.06	26,949.97
Total Deposits	\$ 791,420.59	\$ 993,868.88	\$ 815,330.70	\$ 1,032,434.05
Other liabilities		2,000.00		
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	45,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	1,125.39	3,514.60	2,226.78	7,252.28
Reserves (and retirement account for preferred capital)				1,881.00
Total Capital Accounts	\$ 96,125.39	\$ 103,514.60	\$ 102,226.78	\$ 109,133.28
Total Liabilities and Capital Accounts	\$ 887,545.98	\$ 1,099,383.48	\$ 917,557.48	\$ 1,141,567.33

OFFICERS FOR 1956

Joseph B. Hersch, President; Whitney Newton, Vice-President; Ernest E. Smith, Cashier-Secretary; Marguerite H. Wiley, Assistant Cashier.

DIRECTORS FOR 1956

Joseph B. Hersch, Whitney Newton, Marguerite H. Wiley, Ernest E. Smith.

Certificate Issued September 14, 1950

No. 451

ARKANSAS VALLEY BANK, PUEBLO

(Pueblo County)

OFFICERS FOR 1955

Frank E. Evans, Chairman of the Board; John M. Holmes, Vice-Chairman of the Board; Mrs. Erna S. Trefz, President; A. J. Cueny, Executive Vice-President; K. E. Herwig, Vice-President; Martin F. Stenseng, Don E. Foster, Assistant Vice-Presidents; Thomas P. Conroy, Cashier-Secretary; Joseph H. Wright, Arlo G. Beaman and Henry D. Williams, Assistant Cashiers.

DIRECTORS FOR 1955

Elwood M. Brooks, A. J. Cueny, Frank E. Evans, Lee H. Hirsch, John M. Holmes, Albert Alan Ladd, Jr., E. Martin Larsen, Mrs. Erna S. Trefz.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,769,615.34	\$ 1,962,542.71	\$ 1,905,646.40	\$ 2,217,221.62
United States Government obligations, direct and guaranteed	1,915,487.60	2,209,982.90	2,109,479.70	2,452,612.50
Obligations of States and political subdivisions	459,756.06	476,813.19	465,477.61	459,434.53
Other bonds, notes, and debentures	5,000.00	15,000.00	15,000.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank)	13,500.00	14,400.00	14,400.00	15,600.00
Loans and discounts (including overdrafts)	3,401,156.07	3,720,452.56	3,637,234.32	3,578,173.41
Furniture and Fixtures	30,000.00	30,000.00	39,994.11	29,031.51
Real estate owned other than bank premises	9,874.94	8,200.00		
Other assets	19,964.37	10,161.20	12,639.75	10,033.38
Total Assets	\$ 7,624,354.38	\$ 8,447,552.56	\$ 8,199,871.89	\$ 8,772,106.95
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 3,565,245.37	\$ 3,998,921.92	\$ 3,929,626.95	\$ 4,465,437.89
Time deposits of individuals, partnerships, and corporations	1,785,092.14	1,878,588.14	1,981,637.35	1,970,101.33
Deposits of United States Government (including postal savings) ..	78,156.75	405,116.79	243,819.53	365,161.24
Deposits of States and political subdivisions	1,260,810.32	1,172,989.13	1,022,488.68	926,953.33
Deposits of banks	175,477.63	209,603.32	184,558.93	232,107.89
Other deposits (certified and officers' checks, etc.)	44,592.39	34,258.19	67,278.37	40,711.83
Total Deposits	\$ 6,909,374.60	\$ 7,699,477.49	\$ 7,429,409.81	\$ 8,000,473.51
Other liabilities	177,436.44	189,276.73	171,725.86	166,018.39
CAPITAL ACCOUNTS				
Capital	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus	150,000.00	180,000.00	180,000.00	220,000.00
Undivided profits	87,543.34	78,798.34	118,736.22	85,615.05
Total Capital Accounts	\$ 537,543.34	\$ 558,798.34	\$ 598,736.22	\$ 605,615.05
Total Liabilities and Capital Accounts	\$ 7,624,354.38	\$ 8,447,552.56	\$ 8,199,871.89	\$ 8,772,106.95

OFFICERS FOR 1956

Frank E. Evans, Chairman of the Board; John M. Holmes, Vice-Chairman of the Board; Mrs. Erna S. Trefz, President; A. J. Cueny, Executive Vice-President; K. E. Herwig, Vice-President; Martin F. Stenseng, Assistant Vice-President; Thomas P. Conroy, Cashier-Secretary; Joseph H. Wright, Arlo G. Beaman and Henry D. Williams, Assistant Cashiers.

DIRECTORS FOR 1956

Elwood M. Brooks, A. J. Cueny, Damian P. Ducey, Frank E. Evans, John B. Farley, John M. Holmes, Albert Alan Ladd, Jr., E. Martin Larsen, Erna S. Trefz, Gerald A. Valantine.

Certificate Issued February 17, 1908

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1955

William M. White, President; Dey F. Whelan, Executive Vice-President; William I. Prince, Otto W. Snapp, Jr., Jerome B. Woods, Vice-Presidents; Clark Hodges, Assistant Vice-President; John S. Pearson, Cashier; Theodore V. Stewart, and Robert W. Pobst, Assistant Cashiers.

DIRECTORS FOR 1955

Morey Bernstein, Frank W. Blamey, David W. Boyer, Frank S. Hoag, Jr., Walter K. Hurd, David B. Hyer, Jr., Samuel T. Jones, Jr., Harry S. Petersen, Leonard C. Rose, Rudolph Smith, Dey F. Whelan, William M. White, W. A. Wills, Sr.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,476,396.71	\$ 2,391,016.32	\$ 4,421,847.87	\$ 3,460,001.21
United States Government obligations, direct and guaranteed	4,674,713.00	4,614,932.50	4,768,526.17	4,866,216.11
Obligations of States and political subdivisions	395,905.22	368,905.22	353,905.22	310,905.22
Other bonds, notes, and debentures	50,000.00	65,000.00	50,000.00	50,000.00
Loans and discounts (including overdrafts)	5,375,440.29	5,779,447.43	5,779,882.55	5,636,040.52
Furniture and Fixtures	60,061.74	87,054.01	84,449.91	84,735.66
Investments and other assets indirectly representing bank premises or other real estate	41,139.89	71,319.73	71,857.61	66,702.99
Other assets	30,635.29	22,990.40	20,192.06	17,005.13
Total Assets	\$13,104,292.14	\$13,400,665.61	\$15,550,661.39	\$14,491,606.84
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 6,554,716.36	\$ 6,610,831.49	\$ 7,133,277.86	\$ 6,695,600.59
Time deposits of individuals, partnerships, and corporations	5,024,426.53	5,186,460.27	5,609,124.93	5,464,755.88
Deposits of United States Government (including postal savings)	128,863.11	66,344.02	247,371.38	175,483.96
Deposits of States and political subdivisions	768,755.23	902,717.12	1,087,556.17	1,520,914.78
Deposits of banks	67,254.11	28,640.94	53,856.06	
Other deposits (certified and officers' checks, etc.)	33,423.14	35,920.57	844,764.65	52,917.97
Total Deposits	\$12,577,438.78	\$12,830,914.41	\$14,975,951.05	\$13,909,673.18
Other liabilities	98,471.17	125,443.70	121,875.01	132,239.20
CAPITAL ACCOUNTS				
Capital	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	200,000.00	200,000.00	200,000.00
Undivided profits	28,382.19	44,307.50	52,835.33	49,694.46
Total Capital Accounts	\$ 428,382.19	\$ 444,307.50	\$ 452,835.33	\$ 449,694.46
Total Liabilities and Capital Accounts	\$13,104,292.14	\$13,400,665.61	\$15,550,661.39	\$14,491,606.84

OFFICERS FOR 1956

William M. White, President; Dey F. Whelan, Executive Vice-President; Arthur E. Rosenthal, Senior Vice-President; William I. Prince, Robert R. Davis, Otto W. Snapp, Jr., Vice-Presidents; Clark Hodges, Theodore V. Stewart, Assistant Vice-Presidents; John S. Pearson, Cashier; Robert W. Pobst, Sherman A. Sutliff, Jr., Auditor.

DIRECTORS FOR 1956

Frank W. Blamey, David W. Boyer, Frank S. Hoag, Jr., Walter K. Hurd, David B. Hyer, Jr., Samuel T. Jones, Jr., Harry S. Petersen, Leonard C. Rose, Arthur E. Rosenthal, Rudolph Smith, Dey F. Whelan, William M. White, W. A. Wills, Sr.

Certificate Issued November 1, 1909

No. 174

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO

(Pueblo County)

OFFICERS FOR 1955

Joseph A. Uhl, Chairman of the Board; T. C. Swanson, President; Edward McCabe, J. C. Goudy, Vice-Presidents; H. E. Woods, Vice-President and Cashier; Alva B. Adams, Secretary; M. E. Nimmo and J. L. Fimple, Assistant Cashiers and Assistant Secretaries; F. W. Grimes, Assistant Cashier; H. L. Bauder, Auditor.

DIRECTORS FOR 1955

Alva B. Adams, William H. Adams, D. Arbaugh, J. C. Goudy, Edward McCabe, T. C. Swanson, Joseph A. Uhl, Merriam B. Berger, William V. Hitzing, Arthur E. Grove, Max Day, Walter T. Mathis.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,956,326.72	\$ 3,083,440.67	\$ 3,691,836.92	\$ 2,842,148.12
United States Government obligations, direct and guaranteed ..	7,253,123.38	7,210,556.93	7,112,811.31	7,696,291.10
Obligations of States and political subdivisions	575,690.26	771,634.65	563,632.84	1,096,414.68
Other bonds, notes, and debentures	119,241.80	139,204.71	139,192.62	139,205.53
Corporate stocks (including stock of Federal Reserve Bank)	1.00	1.00	1.00	1.00
Loans and discounts (including overdrafts)	8,516,221.90	8,427,286.78	8,721,043.99	8,843,531.22
Bank premises owned	57,000.00	57,000.00	57,000.00	57,000.00
Furniture and Fixtures	62,528.35	55,113.66	57,226.19	46,102.84
Other assets	93,212.53	76,662.34	94,082.89	77,379.09
Total Assets	\$19,633,345.94	\$19,820,900.74	\$20,436,827.76	\$20,798,073.58
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 8,231,724.78	\$ 8,874,058.61	\$ 8,463,994.19	\$ 9,086,847.31
Time deposits of individuals, partnerships, and corporations	8,009,845.08	8,435,227.93	8,365,005.38	8,557,502.76
Deposits of United States Government (including postal savings) ..	433,137.12	280,138.84	351,951.02	444,342.16
Deposits of States and political subdivisions	1,487,617.49	792,689.67	1,728,589.78	1,258,903.61
Other deposits (certified and officers' checks, etc.)	87,909.79	85,460.49	80,825.90	109,931.01
Total Deposits	\$18,250,234.26	\$18,467,575.54	\$18,990,366.27	\$19,457,526.85
Other liabilities	217,081.84	295,153.85	349,762.41	317,602.12
CAPITAL ACCOUNTS				
Capital	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus	500,000.00	500,000.00	500,000.00	500,000.00
Undivided profits	66,029.84	48,171.35	96,699.08	22,944.61
Total Capital Accounts	\$ 1,066,029.84	\$ 1,048,171.35	\$ 1,096,699.08	\$ 1,022,944.61
Total Liabilities and Capital Accounts	\$19,633,345.94	\$19,820,900.74	\$20,436,827.76	\$20,798,073.58

OFFICERS FOR 1956

T. C. Swanson, President; Edward McCabe, J. C. Goudy, J. L. Fimple, Vice-Presidents; Alva B. Adams, Secretary; M. E. Nimmo, Cashier; H. L. Bauder, Mary T. Koller, J. R. Kerrigan, Assistant Cashiers; F. W. Grimes, Auditor.

DIRECTORS FOR 1956

Alva B. Adams, William H. Adams, D. Arbaugh, M. B. Berger, Max Day, J. C. Goudy, A. E. Grove, Wm. V. Hitzing, Walter T. Mathis, Edward McCabe, T. C. Swanson.

Certificate Issued January 5, 1949

No. 445

THE EMPIRE STATE BANK, ROCKY FORD

(Otero County)

OFFICERS FOR 1955

John Richert, Jr., President; Olin Richert, Vice-President; C. S. Williams, Cashier-Secretary;
Marilyn R. Shuey, Assistant Cashier.

DIRECTORS FOR 1955

Harry E. Ascherman, Albert E. Bish, B. Franklin Blotz, M. R. Harrison, Robert June, John
Richert, Jr., Olin Richert.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 294,547.27	\$ 323,707.34	\$ 268,366.73	\$ 372,470.16
United States Government obligations, direct and guaranteed	363,610.78	261,933.01	212,142.50	360,891.50
Obligations of States and political subdivisions	320,300.00	320,325.00	330,260.00	329,985.00
Other bonds, notes, and debentures ..	22,925.00	22,925.00	22,925.00	22,925.00
Loans and discounts (including overdrafts)	405,296.54	490,646.16	517,323.87	424,437.34
Furniture and Fixtures	2,535.00	1,690.00	1,690.00	845.00
Total Assets	\$ 1,409,214.59	\$ 1,421,226.51	\$ 1,352,708.10	\$ 1,511,554.00

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..\$	767,167.47	\$ 713,728.62	\$ 643,896.34	\$ 818,901.18
Time deposits of individuals, partnerships, and corporations	268,843.66	271,142.18	273,233.16	307,829.96
Deposits of United States Government (including postal savings) ..	5,840.36	9,891.08	9,849.20	7,281.29
Deposits of States and political subdivisions	170,231.13	211,929.84	207,928.39	184,722.95
Deposits of banks	35,255.61	37,306.06	40,014.94	6,424.54
Other deposits (certified and officers' checks, etc.)	1,646.36	7,133.73	1,141.07	4,854.08
Total Deposits	\$ 1,248,984.59	\$ 1,251,131.51	\$ 1,176,063.10	\$ 1,330,014.00

CAPITAL ACCOUNTS

Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	35,600.00	40,000.00	40,000.00	45,000.00
Undivided profits	24,630.00	30,095.00	36,645.00	36,540.00
Total Capital Accounts	\$ 160,230.00	\$ 170,095.00	\$ 176,645.00	\$ 181,540.00
Total Liabilities and Capital Accounts	\$ 1,409,214.59	\$ 1,421,226.51	\$ 1,352,708.10	\$ 1,511,554.00

OFFICERS FOR 1956

John Richert, Jr., President; Olin Richert, Vice-President; C. S. Williams, Cashier-Secretary;
Marilyn R. Shuey, Assistant Cashier.

DIRECTORS FOR 1956

Harry E. Ascherman, Albert E. Bish, B. Franklin Blotz, M. R. Harrison, Robert June, John
Richert, Jr., Olin Richert.

Certificate Issued May 2, 1918

No. 346

COMMERCIAL SAVINGS BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1955

J. H. Sanders, President; A. J. Croft and Theo C. Sanders, Vice-Presidents; K. W. Bellrose, Cashier; Loraine Hays and Fred Mangels, Assistant Cashiers.

DIRECTORS FOR 1955

J. H. Sanders, Theo C. Sanders, Dorothy H. Sanders, Loraine Hays, A. J. Croft.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,129,331.98	\$ 1,660,512.62	\$ 1,319,626.58	\$ 1,727,465.33
United States Government obligations, direct and guaranteed ..	3,434,000.00	3,034,000.00	3,232,000.00	2,929,000.00
Obligations of States and political subdivisions	62,000.00	90,381.85	55,435.42	75,441.15
Other bonds, notes, and debentures ..	51,208.14	60,001.00	60,001.00	60,001.00
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00	9,000.00	9,000.00
Loans and discounts (including overdrafts)	1,964,805.10	1,878,223.56	1,853,825.46	1,827,199.02
Bank premises owned	70,000.00	65,000.00	60,000.00	55,000.00
Furniture and Fixtures	21,355.66	19,102.96	19,770.98	17,820.01
Real estate owned other than bank premises	1.00	1.00	2.00	2.00
Other assets	46,513.93	25,434.32	17,862.11	8,722.27
Total Assets	\$ 6,788,215.81	\$ 6,841,657.31	\$ 6,627,523.55	\$ 6,709,650.78
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 3,564,370.26	\$ 3,838,032.75	\$ 3,275,837.56	\$ 3,832,720.37
Time deposits of individuals, partnerships, and corporations	1,390,980.33	1,321,953.32	1,265,685.37	1,304,974.09
Deposits of United States Government (including postal savings) ..	108,715.61	88,542.69	112,099.89	60,214.02
Deposits of States and political subdivisions	989,224.58	820,224.44	1,217,937.56	698,581.07
Deposits of banks	7,500.00	26,306.28	22,318.61	23,900.84
Other deposits (certified and officers' checks, etc.)	32,612.00	68,938.80	21,206.25	60,682.34
Total Deposits	\$ 6,093,402.78	\$ 6,163,998.28	\$ 5,915,085.24	\$ 5,981,072.73
Other liabilities	7.92	196.63	183.67	226.87
CAPITAL ACCOUNTS				
Capital	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus	175,000.00	175,000.00	175,000.00	175,000.00
Undivided profits	394,805.11	377,462.40	412,254.64	428,351.18
Total Capital Accounts	\$ 694,805.11	\$ 677,462.40	\$ 712,254.64	\$ 728,351.18
Total Liabilities and Capital Accounts	\$ 6,788,215.81	\$ 6,841,657.31	\$ 6,627,523.55	\$ 6,709,650.78

OFFICERS FOR 1956

J. H. Sanders, President; A. J. Croft and Theo C. Sanders, Vice-Presidents; K. W. Bellrose, Cashier; Loraine Hays and Fred Mangels, Assistant Cashiers.

DIRECTORS FOR 1956

J. H. Sanders, Theo C. Sanders, Dorothy H. Sanders, Loraine Hays, A. J. Croft.

Certificate Issued February 14, 1923

No. 417

THE SECURITY STATE BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1955

R. A. Towne, President; Theodore D. Brown, Vice-President and Trust Officer; Roy E. Smith, Vice-President; Floyd R. Smith, Assistant Vice-President; Robert E. O'Connell and R. L. Luckey and R. L. Parsons, Assistant Cashiers.

DIRECTORS FOR 1955

Theodore D. Brown, Robert E. O'Connell, Floyd R. Smith, Roy E. Smith, William H. Thornburg, R. A. Towne.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,532,282.71	\$ 2,003,472.95	\$ 1,626,727.66	\$ 2,119,757.73
United States Government obligations, direct and guaranteed ...	5,533,724.00	4,756,497.50	4,415,810.25	4,927,611.99
Obligations of States and political subdivisions	88,000.00	125,000.00	286,000.00	264,336.28
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00	9,000.00	12,000.00
Loans and discounts (including overdrafts)	2,931,903.68	3,290,195.35	3,067,179.51	3,032,446.38
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises				1.00
Other assets		36,626.42	31,915.30	44,473.61
Total Assets	\$10,094,912.39	\$10,220,794.22	\$ 9,436,634.72	\$10,400,628.99
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 7,382,197.33	\$ 7,453,346.54	\$ 6,570,280.45	\$ 7,389,448.57
Time deposits of individuals, partnerships, and corporations	1,984,954.72	2,012,444.51	2,058,979.41	2,136,088.52
Deposits of United States Government (including postal savings)				94,877.44
Deposits of States and political subdivisions	49,908.90	53,033.70	80,981.29	68,647.25
Deposits of banks	5,000.00	5,000.00	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	53,843.22	70,706.76	70,222.49	58,170.84
Total Deposits	\$ 9,475,904.17	\$ 9,594,531.51	\$ 8,785,463.64	\$ 9,752,232.62
Other liabilities	63.40	86.05	74.85	92.50
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00	200,000.00	300,000.00
Undivided profits	118,944.82	126,176.66	151,096.73	148,303.87
Reserves (and retirement account for preferred capital)	200,000.00	200,000.00	200,000.00	100,000.00
Total Capital Accounts	\$ 618,944.82	\$ 626,176.66	\$ 651,096.73	\$ 648,303.87
Total Liabilities and Capital Accounts	\$10,094,912.39	\$10,220,794.22	\$ 9,436,634.72	\$10,400,628.99

OFFICERS FOR 1956

R. A. Towne, President; Theodore D. Brown, Vice-President and Trust Officer; Roy E. Smith, Vice-President; Floyd R. Smith, Assistant Vice-President; Robert E. O'Connell, Cashier; R. L. Luckey and R. L. Parsons, Assistant Cashiers.

DIRECTORS FOR 1956

Theodore D. Brown, Robert E. O'Connell, Floyd R. Smith, Roy E. Smith, R. A. Towne, William H. Thornburg.

Certificate Issued February 7, 1955

No. 459

NORTH PARK STATE BANK, WALDEN

(Jackson County)

OFFICERS FOR 1955

Russell W. Baskett, President; Ruth E. Baskett, Vice-President and Cashier.

DIRECTORS FOR 1955

C. M. Morgan, George J. Bailey, Elmer E. Wattenberg, Russell W. Baskett, Ruth E. Baskett.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 149,976.81	\$ 78,940.89	\$ 165,885.51	\$ 152,699.85
United States Government obligations, direct and guaranteed	345,184.38	527,041.38	460,759.52	686,543.63
Obligations of States and political subdivisions		9,213.57		
Loans and discounts (including overdrafts)	150,418.67	222,840.96	310,453.70	371,153.23
Furniture and Fixtures	6,766.62	6,315.51	6,315.51	6,222.15
Other assets	363.45			
Total Assets	\$ 652,709.93	\$ 844,352.31	\$ 943,414.24	\$ 1,216,618.86
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ...	\$ 270,121.02	\$ 454,198.32	\$ 504,590.87	\$ 571,750.71
Time deposits of individuals, partnerships, and corporations	37,150.11	56,925.90	70,889.84	127,870.14
Deposits of United States Government (including postal savings) ..	21,560.29	15,181.55	10,759.53	41,533.25
Deposits of States and political subdivisions	255,130.60	241,781.15	266,299.21	386,795.00
Other deposits (certified and officers' checks, etc.)	3,730.58	4,642.13	11,965.62	2,799.09
Total Deposits	\$ 587,692.60	\$ 772,729.05	\$ 864,505.07	\$ 1,130,748.19
Other liabilities		4,875.72		6,440.14
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	10,000.00	15,000.00	27,500.00	27,500.00
Undivided profits	5,017.33	1,747.54	1,409.17	1,930.53
Total Capital Accounts	\$ 65,017.33	\$ 66,747.54	\$ 78,909.17	\$ 79,430.53
Total Liabilities and Capital Accounts	\$ 652,709.93	\$ 844,352.31	\$ 943,414.24	\$ 1,216,618.86

OFFICERS FOR 1956

R. W. Baskett, President; Ruth E. Baskett, Vice-President and Cashier.

DIRECTORS FOR 1956

R. W. Baskett, Geo. J. Bailey, C. M. Morgan, Elmer E. Wattenberg, Ruth E. Baskett.

Certificate Issued June 19, 1909

No. 156

THE FIRST STATE BANK OF WALSENBURG, WALSENBURG

(Huerfano County)

DIRECTORS FOR 1955

R. A. Babcock, President; G. G. Caldwell, Executive Vice-President; F. C. Unfug, Cashier;
J. A. Murray, Assistant Vice-President; A. H. Stephens and G. S. Spock, Assistant Cashiers.

OFFICERS FOR 1955

R. A. Babcock, G. G. Caldwell, J. A. Murray.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 431,977.89	\$ 596,913.00	\$ 813,246.29	\$ 649,224.04
United States Government obligations, direct and guaranteed ..	2,301,880.71	1,857,417.10	1,636,140.12	1,841,752.38
Obligations of States and political subdivisions	151,986.94	534,693.18	583,767.74	622,249.20
Loans and discounts (including overdrafts)	896,721.57	992,242.42	1,140,871.25	1,022,567.53
Bank premises owned	2,000.00	2,000.00	2,000.00	2,000.00
Furniture and Fixtures	5,912.00	2,000.00	2,000.00	5,000.00
Real estate owned other than bank premises	10.00	10.00		
Total Assets	\$ 3,790,489.11	\$ 3,985,275.70	\$ 4,178,025.40	\$ 4,142,793.15
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 2,093,022.38	\$ 2,337,036.32	\$ 2,023,345.53	\$ 2,343,084.82
Time deposits of individuals, partnerships, and corporations	1,055,617.81	961,514.78	926,912.53	958,259.66
Deposits of United States Government (including postal savings) ..	58,599.50	91,389.22	104,393.88	53,026.97
Deposits of States and political subdivisions	230,373.02	218,514.51	687,829.77	367,740.24
Other deposits (certified and officers' checks, etc.)	10,331.60	19,803.91	52,730.77	34,441.50
Total Deposits	\$ 3,447,944.31	\$ 3,628,258.74	\$ 3,795,212.48	\$ 3,756,553.19
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00	200,000.00	200,000.00
Undivided profits	42,544.80	57,016.96	82,812.92	86,239.96
Total Capital Accounts	\$ 342,544.80	\$ 357,016.96	\$ 382,812.92	\$ 386,239.96
Total Liabilities and Capital Accounts	\$ 3,790,489.11	\$ 3,985,275.70	\$ 4,178,025.40	\$ 4,142,793.15

OFFICERS FOR 1956

G. G. Caldwell, President; J. A. Murray, Vice-President; Fritz C. Unfug, Cashier-Secretary;
A. H. Stephens, Assistant Vice-President; George Spock, Assistant Cashier.

DIRECTORS FOR 1956

R. A. Babcock, G. G. Caldwell, J. A. Murray.

Certificate Issued July 31, 1916

No. 313

THE COLORADO STATE BANK OF WALSH, WALSH

(Baca County)

OFFICERS FOR 1955

Bowers Holt, President; J. K. McKinnis and I. K. Hoyle, Vice-Presidents; Loyd Hessong, Cashier-Secretary; Arlee Wiley, Assistant Cashier.

DIRECTORS FOR 1955

Bowers Holt, Maude Holt, J. K. McKinnis.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 297,570.90	\$ 325,961.96	\$ 255,648.00	\$ 350,396.51
United States Government obligations, direct and guaranteed ...	615,626.11	416,000.00	564,953.50	405,126.63
Obligations of States and political subdivisions	185,254.99	202,640.87	214,046.84	218,534.50
Loans and discounts (including overdrafts)	893,586.31	1,118,467.87	879,405.21	978,196.32
Furniture and Fixtures	2,400.00	2,160.00	2,160.00	9,896.90
Total Assets	\$ 1,994,438.31	\$ 2,065,230.70	\$ 1,916,213.55	\$ 1,962,150.86
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	1,420,344.59	1,464,744.00	1,321,107.69	1,385,528.43
Time deposits of individuals, partnerships, and corporations	61,723.16	87,083.21	58,116.29	58,012.73
Deposits of United States Government (including postal savings) ..		6,998.65	5,841.95	3,102.05
Deposits of States and political subdivisions	176,375.35	167,159.35	166,474.22	160,827.57
Deposits of banks	18,727.08	18,727.08	18,727.08	18,727.08
Other deposits (certified and officers' checks, etc.)	12,500.00	17,500.00	15,000.00	11,480.00
Total Deposits	\$ 1,689,670.18	\$ 1,762,212.29	\$ 1,585,267.23	\$ 1,637,677.86
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	150,000.00	150,000.00	150,000.00	150,000.00
Undivided profits	104,768.13	103,018.41	130,946.32	124,473.00
Total Capital Accounts	\$ 304,768.13	\$ 303,018.41	\$ 330,946.32	\$ 324,473.00
Total Liabilities and Capital Accounts	\$ 1,994,438.31	\$ 2,065,230.70	\$ 1,916,213.55	\$ 1,962,150.86

OFFICERS FOR 1956

Bowers Holt, President; J. K. McKinnis and I. K. Hoyle, Vice-Presidents; Loyd Hessong, Cashier-Secretary; Arlee Wiley, Assistant Cashier.

DIRECTORS FOR 1956

Bowers Holt, J. K. McKinnis, Maude Holt.

Certificate Issued April 4, 1998

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1955

A. F. Esgar, President; W. E. Carlin, Vice-President; H. V. Smith, Cashier-Secretary.

DIRECTORS FOR 1955

E. H. Tempel, Henry Rudolph, A. F. Esgar, E. C. Evans, W. E. Carlin.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 196,039.42	\$ 213,499.09	\$ 192,545.32	\$ 254,613.19
United States Government obligations, direct and guaranteed ...	399,969.00	395,836.00	395,836.00	443,586.00
Obligations of States and political subdivisions	136,858.00	140,858.00	173,753.00	165,251.13
Other bonds, notes, and debentures	36,937.50	36,937.50	31,962.50	36,937.50
Loans and discounts (including overdrafts)	355,587.50	371,997.82	336,217.02	331,864.70
Bank premises owned	1,561.00	1,461.00	1,361.00	1,261.00
Furniture and Fixtures	1,921.00	1,651.00	1,381.00	2,111.00
Other assets	15,188.36	12,615.12	11,782.06	15,884.22
Total Assets	\$ 1,144,061.78	\$ 1,174,855.53	\$ 1,144,837.90	\$ 1,251,508.74
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 515,255.29	\$ 544,236.97	\$ 474,007.57	\$ 550,514.10
Time deposits of individuals, partnerships, and corporations	348,510.56	350,755.90	374,255.99	393,004.60
Deposits of States and political subdivisions	141,088.98	134,824.84	152,340.98	156,114.27
Other deposits (certified and officers' checks, etc.)	17,900.26	17,542.54	16,737.24	19,722.65
Total Deposits	\$ 1,022,755.09	\$ 1,047,360.25	\$ 1,017,341.78	\$ 1,119,355.62
Other liabilities	2,500.00	2,500.00	2,500.00	2,500.00
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 50,000.00
Surplus	35,000.00	40,000.00	40,000.00	40,000.00
Undivided profits	58,806.69	59,995.28	59,996.12	39,653.12
Total Capital Accounts	\$ 118,806.69	\$ 124,995.28	\$ 124,996.12	\$ 129,653.12
Total Liabilities and Capital Accounts	\$ 1,144,061.78	\$ 1,174,855.53	\$ 1,144,837.90	\$ 1,251,508.74

OFFICERS FOR 1956

A. F. Esgar, President; W. E. Carlin, Vice-President; H. V. Smith, Cashier-Secretary.

DIRECTORS FOR 1956

A. F. Esgar, E. H. Tempel, W. E. Carlin, E. C. Evans, Henry Rudolph.

Certificate Issued August 12, 1911

No. 224

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1955

Roy Shepherd, President; L. E. Fitzgerald, Executive Vice-President; Wm. E. Shepherd, Vice-President; Cosby McBeath, Cashier; Thomas E. Fitzgerald, Assistant Vice-President; Rowena Davis, Assistant Cashier.

DIRECTORS FOR 1955

L. E. Fitzgerald, Webb D. Martin, Cosby McBeath, Roy Richardson, Roy Shepherd, Wm. E. Shepherd.

RESOURCES	June 30, 1955	Dec. 31, 1955	June 30, 1956	Dec. 31, 1956
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,192,410.06	\$ 1,178,793.92	\$ 966,392.66	\$ 1,259,852.29
United States Government obligations, direct and guaranteed	823,072.00	722,637.00	623,125.00	608,038.00
Obligations of States and political subdivisions	37,500.00	40,000.00	40,000.00	40,000.00
Corporate stocks (including stock of Federal Reserve Bank)	4,800.00	6,300.00	6,300.00	6,300.00
Loans and discounts (including overdrafts)	1,318,661.80	1,386,674.98	1,358,841.54	1,296,785.21
Bank premises owned	2,833.39	1.00	1.00	1.00
Furniture and Fixtures	929.32	1.00	1.00	1.00
Real estate owned other than bank premises	6,000.00	6,000.00	6,000.00	6,000.00
Other assets	746.72	936.52		
Total Assets	\$ 3,386,953.29	\$ 3,341,344.42	\$ 3,000,661.20	\$ 3,216,977.50
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,468,904.32	\$ 2,454,366.12	\$ 2,095,924.71	\$ 2,337,901.03
Time deposits of individuals, partnerships, and corporations	549,516.59	538,393.74	543,273.43	539,327.02
Deposits of United States Government (including postal savings)	20,459.25	1,441.18	1,146.00	1,721.00
Deposits of States and political subdivisions	96,295.23	89,311.05	91,430.26	73,715.56
Total Deposits	\$ 3,135,175.39	\$ 3,083,512.09	\$ 2,731,774.40	\$ 2,952,664.61
Other liabilities		12,000.00		12,000.00
CAPITAL ACCOUNTS				
Capital	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00
Surplus	150,000.00	150,000.00	150,000.00	150,000.00
Undivided profits	41,777.90	35,832.33	58,886.80	42,312.89
Total Capital Accounts	\$ 251,777.90	\$ 245,832.33	\$ 268,886.80	\$ 252,312.89
Total Liabilities and Capital Accounts	\$ 3,386,953.29	\$ 3,341,344.42	\$ 3,000,661.20	\$ 3,216,977.50

OFFICERS FOR 1956

L. E. Fitzgerald, President; Wm. E. Shepherd, Executive Vice-President; Cosby McBeath, Vice-President; Thomas E. Fitzgerald, Cashier; Rowena Davis, Assistant Cashier.

DIRECTORS FOR 1956

L. E. Fitzgerald, Thomas E. Fitzgerald, Webb D. Martin, Cosby McBeath, Roy Richardson, Lola J. Shepherd, Wm. E. Shepherd.



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